Advice for carers

Practical and emotional help when you're looking after someone

AgeUKIG13

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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What this guide is about

Caring for a friend or relative can be hugely rewarding – but it can also be challenging. So it's good to know what support is available for you and the person you care for.

This guide looks at both the practical and emotional sides of caring. It covers things like benefits and flexible working hours, as well as how you can balance caring with looking after your own wellbeing. It also points you in the right direction if you need more support.

If the person you care for has dementia, you might also want to read our guide **Caring for someone with dementia**.

"I care for my wife because I love her and she needs me. But that doesn't mean it isn't hard sometimes."

Charles, 74

As far as possible, the information in this guide applies across the UK. This symbol indicates where information differs for Wales and Northern Ireland.

When we refer to local council social services departments in England and Wales, we also mean local health and social care trusts in Northern Ireland.

Next steps

It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:

Getting the help you need

When you're looking after someone, it can be hard to remember to look after yourself too. But the right support can help make life easier.

Am I a carer?

The word 'carer' means different things to different people – and there are many circumstances in which you might provide care for someone. For instance, you might:

- help your partner take care of themselves day-to-day
- regularly visit a relative to check how they're doing
- arrange hospital appointments on behalf of a parent
- regularly drop in to see a disabled friend to provide meals and company
- move in with a relative to help them recover after surgery.

You might be providing care by yourself – or you might be getting help from family, friends or professional care workers. Whatever the circumstances, if you look after someone who needs support because they have a disability, illness or mental health problem, then you're a carer.

It's important to acknowledge that you're a carer because it means you could get extra support – such as financial benefits (see page 15) or flexible working arrangements (see page 31).

Caring for someone can be a positive experience. But it can also mean you feel a range of difficult emotions towards the person you're caring for. You might feel sadness or guilt – or even anger at times – as you do the best you can to help them.

Caring for someone can be a choice – one many of us decide to make despite the challenges it can bring. However, it's common to become a carer without realising it too. Some of these might sound familiar:

Whether you feel you've chosen to be a carer or not, there's support out there. Over the next few pages, we'll explain what rights you have as a carer and what help is available to you.

Next steps

Carers UK (page 42) is a good source of information, advice and support specifically for carers.

Help for carers

As a carer, you could be entitled to support to make life easier. Depending on your situation, you could be eligible for:

- **financial support** (see page 15)
- **help looking after yourself**, including the right to request flexible working from your employer (see page 31) or access to respite care (see page 35)
- **assistance from social services**, such as practical help at home, information about support groups near you, or recommended counselling following a carer's assessment.

You should also have your views taken into consideration by social services when they're deciding how best to meet the needs of the person you care for.

The first thing to do is arrange a carer's assessment with your local council (see page 10).

When you're so busy making sure someone else's needs are met, it can be easy to overlook your own. But take a few minutes now to think about yourself and what kind of help you might need.

Next steps

Contact your local Age UK, your local council or the Carers Trust (page 42) to find out what support is available for carers in your area. In Wales, contact Age Cymru Advice.

Do you find yourself having any thoughts like these? If so, there's support available.

"I can't fit in the hobbies and activities I used to enjoy. Caring takes up all my time."

"I'm finding things difficult because of health or personal reasons."

"I can't find enough time for myself, my family and my friends."

"The person I'm looking after is getting worse, and I'm worried about how to cope."

Assessing your needs

You're entitled to a free carer's assessment from the local council to work out what support you need as a carer. After the assessment, the council decides whether or not you're eligible for help.

This could include help with caring, respite care to give you a break, or equipment to make things easier (see our guide **Adapting your home** for more information on this).

How do I arrange a carer's assessment?

Call your local council's social services department to ask for one. The council's contact number should be in your phone book or on their website. The person you care for is entitled to their own needs assessment (see page 12).

If your council charges for carer support services, they must carry out a financial assessment to see if you're entitled to receive help with the costs. There should be a separate financial assessment for the person you care for if they receive charged-for services, such as a respite care home placement.

In Northern Ireland, home care services aren't means-tested, but care provided in a residential or nursing care setting is.

What will the council want to know?

Before your assessment, have a think about some of the following questions, and whether being a carer is affecting these or other parts of your life.

- Are you getting enough sleep?
- Are you eating well?
- How's your physical and mental health?
- Can you get out and do things by yourself?
- Can you cope with other family commitments?
- Is juggling work and caring difficult?
- Are you able to pursue your work or educational goals?
- Can you socialise and enjoy your hobbies in the way that you used to?
- Are there any other issues that may affect your ability to continue caring?

"I had to call the council a couple of times to arrange an assessment - but I'm very glad I got it sorted."

Sean, 71

Next steps

Contact your local council to ask for a carer's assessment.

Assessing the needs of the person you care for

Regardless of income or savings, the person you care for is entitled to a needs assessment from their local council. You can ask for one on their behalf, with their permission.

What will happen?

When someone has a needs assessment, the assessor will usually come to their home and talk to them about how they manage everyday tasks and what they'd like to be able to achieve. They'll consider:

- the person's health and what they can and can't do
- their current living arrangements
- how they'd like to be supported
- your views and feelings as their carer.

As well as the person's physical needs, the assessor should consider their emotional and social needs, and whether there's any support that would prevent them needing more significant help in the future.

Good to know

Even if someone isn't eligible for funding, necessary disability equipment and minor adaptions are free in England and don't depend on your finances. In Wales, there may be a charge for disability equipment depending on your circumstances. For more information, see Age Cymru's factsheet **Obtaining disability equipment and home adaptations in Wales**.

The assessor will identify what the person's needs are – and whether those needs meet the eligibility criteria for help from the council.

If the assessor finds that the person you care for is eligible for help, the council will produce a care and support plan setting out how it'll meet their needs. You should both be involved in drawing up the care plan, and the care you provide should be recorded.

The council can usually charge for care services it arranges or provides. If it does, it must carry out a financial assessment to see if the person you care for is entitled to help with the cost. In Northern Ireland, you won't have a financial assessment.

The financial assessment

This looks at the person's income and capital (such as savings) to decide whether they're entitled to help with the cost of their care. If they are, it also works out whether they need to pay a contribution towards the cost of their care and, if so, how much. In Wales, there's a maximum weekly charge for homecare and other non-residential social care services.

If the council funds their care, the person can then choose between having the council arrange their care and arranging some or all of it themselves through direct payments.

Direct payments

Direct payments are cash payments that allow the person to arrange their own care. If the person employs a care worker directly, they take on the responsibilities of an employer, such as tax and pension contributions. Contact Skills for Care (page 47) for more information.

The person you look after might want to use their direct payments to employ you as their carer. You can't normally receive direct payments from a partner or relative you live with, but in certain circumstances – for example, where it's necessary to meet the person's needs – the council might agree to this.

In Wales, the rules are a bit more relaxed. Age Cymru's factsheet **Direct payments for social care services in Wales** has more information.

If you and the person you care for are considering this option, think carefully about how it could affect your family relationships, and whether becoming a paid carer will affect your eligibility for benefits. Contact Age UK Advice or, in Wales, contact Age Cymru Advice.

If you care for someone who lacks **mental capacity** – for instance, because they have dementia or another condition that affects their ability to make decisions – you may be able to receive direct payments on their behalf. You might also find our guide **Caring for someone with dementia** helpful.

When we talk about **mental capacity** we mean someone's ability to make decisions and understand their consequences.

Next steps

See our factsheet **Personal budgets and direct payments in adult social care** for more information. In Wales, see Age Cymru's factsheets **Direct payments for social care services in Wales** and **Social care assessments for older people with care needs in Wales**. In Northern Ireland, see Age NI's factsheet **Care at home.**

Financial support

Getting some financial support in place can be a real help when you're caring for someone.

Carer's Allowance

Carer's Allowance is worth **£81.90** a week in the 2024-25 financial year (from April to April) and you could be entitled to it if all of the following apply:

- you spend at least 35 hours a week caring for someone – whether you live with them or not
- the person you look after receives Attendance Allowance, Disability Living Allowance care component (at the higher or middle rate), Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance
- you aren't in full-time education or earning more than £151 a week (after tax and expenses).

If your State Pension is more than £81.90 a week, or if you get certain other benefits at a higher amount, you won't be paid Carer's Allowance. This is because State Pension and Carer's Allowance are classed as 'overlapping' benefits. Instead, you can be awarded an 'underlying entitlement' to Carer's Allowance. This is extra money paid with some means-tested benefits you claim, like Pension Credit or Universal Credit.

If you decide to take a break from caring, your Carer's Allowance might be affected (see page 37). If you receive Universal Credit, ask your local Age UK or Age Cymru for advice.

Some means-tested benefits that the person you care for receives, such as Pension Credit or Employment and Support Allowance, may be reduced if you get Carer's Allowance. Again, it's best to get advice before making your claim.

Universal Credit

If you're under State Pension age, you might be claiming Universal Credit. If you also receive Carer's Allowance, you can get an extra carer element in your Universal Credit. This is worth **£198.31** a month in the 2024-25 financial year.

Even if you don't get Carer's Allowance, your Universal Credit can include the carer element if you meet the conditions for Carer's Allowance. And if you're caring, the carer element might help you qualify for Universal Credit if you didn't before. If you do qualify for the carer element, you're not required to look for work while you receive Universal Credit.

Carer's Credit

If you give up work to care for someone, you might be worried that not paying National Insurance (NI) will lower your State Pension. Carer's Credit is a weekly benefit to fill the gaps in your NI contributions if you care for someone for at least 20 hours a week.

How do I claim?

If you're already claiming Carer's Allowance, you'll automatically get Carer's Credit. If you aren't, you'll need to apply for it. Contact the Carer's Allowance Unit for more information (page 44). In Northern Ireland, contact the Disability and Carers Service (page 45).

Next steps

For more information, see our guides **Carer's Allowance** and **State Pension**. To make a claim for Carer's Allowance, go online at **www.gov.uk/carers-allowance/how-to-claim**.

Council Tax Reduction

What you can claim depends on a number of things, including your age, your income, your savings, which benefits you receive, who you live with, and how much Council Tax you pay.

Local councils run their own Council Tax Reduction schemes – contact yours to find out what they offer and whether you qualify. There's a national scheme in Wales.

Depending on your council's scheme, you might be entitled to some discounts or even exemptions from your Council Tax if:

- you receive the Guarantee Credit part of Pension Credit – this could entitle you to have your Council Tax paid in full
- you don't get the Guarantee Credit part of Pension Credit, but you have a low income and less than £16,000 in savings
- your property is empty – for example, if you've left it to care for someone else, you could get a full exemption
- you live alone – you can get 25% off your Council Tax bill
- the person you live with has a severe mental impairment
- you share your home with someone who isn't jointly liable to pay Council Tax
- you're disabled and your home is adapted.

Next steps

See our factsheet **Council Tax** to find out more. In Wales, contact Age Cymru for their version of this factsheet. In Northern Ireland, contact Age NI more information.

Disability benefits for the person you're caring for

If the person you're looking after needs extra help with things like getting about safely or washing and dressing, they might be able to claim Personal Independence Payment (PIP) if they're under State Pension age, or Attendance Allowance (AA) if they're over it.

You might need to help them make the claim – or make it on their behalf if they don't have mental capacity and you have power of attorney (or if the Department of Work and Pensions agrees). If so, when you're filling in the forms, don't underplay their needs – ask them to think about all the things they can't do or have difficulty with.

Personal Independence Payment (PIP)

PIP has replaced Disability Living Allowance (DLA) for most people under State Pension age. If the person you care for currently claims DLA, they may be contacted and told how to apply for PIP instead.

PIP has 2 parts and the person you care for can claim either or both:

- **daily living** – if they have difficulty with daily activities like eating, washing or dressing
- **mobility** – if they have difficulty moving around or going out.

How do they claim?

Most claims for PIP involve a claim form and a face-to-face assessment. The person you care for might ask you for a hand filling out the form, or to go with them to the assessment to help them explain their needs.

To claim PIP, the person you care for should call the Department for Work and Pensions (page 45) or, in Northern Ireland, the Personal Independence Payment Centre (page 47). They'll be asked for basic information and then sent a paper claim form.

The form will ask the person you care for to pick statements describing how difficult they find it to carry out 10 daily living activities and 2 mobility activities.

It's important they don't underplay their needs – they shouldn't say that they can do something without help unless they can do it safely and well, and can repeat it as many times as needed.

Next steps

For more information, see our guide **More money in your pocket**. Age Cymru and Age NI have their own versions of this guide. Visit your local Age UK for a benefits check, or use our online benefits calculator at **www.ageuk.org.uk/benefitscheck**. In Wales, contact Age Cymru Advice or your local Age Cymru.

Your local Age UK or Citizens Advice (page 44) may be able to help you with forms. See our factsheets **Personal Independence Payment** and **Disability Living Allowance** to find out more.

"I'm now getting benefits I didn't know I could claim. I couldn't believe I'd been missing out!"

Daphne, 68

Attendance Allowance (AA)

If the person you care for is over State Pension age and has trouble with things like washing or dressing, or needs someone to help them stay safe, they can claim AA. There isn't a mobility component to AA, but there are different rates depending on how the person's health affects them.

How do they claim?

You can apply online on the **GOV.UK** website or get a claim form by calling the Attendance Allowance helpline (page 44). Most claims for AA are decided solely on what you say in the claim form, so don't underplay the needs of the person you look after.

Next steps

See our factsheet **Attendance Allowance** for more information. Ask your local Age UK whether they can help you fill in the form to increase the chances of being awarded AA. In Wales, contact your local Age Cymru.

When you're completing the claim form, think through all the things they can't do, or have trouble with. The pointers below can help you make sure you've covered everything.

- Describe any accidents or falls they've had.
- If they have good days and bad days, give details of one of the bad days, including how often they happen.
- List things they struggle to do without help, even if they've developed special ways to cope with certain activities.
- Emphasise what they can't do rather than what they can, and give examples of what happens if they don't receive the help they need.

Bear in mind that AA doesn't usually apply to problems with housework, shopping or gardening.

Common care needs to consider

Here are a few examples of things to consider when explaining the care needs of the person you're looking after. If they apply, give plenty of information in your own words about the person's circumstances. Remember to also include their mobility needs if they're applying for Personal Independence Payment (PIP).

Washing and looking after their appearance

Do they need help getting in and out of the bath or shower; adjusting shower controls; shaving; applying skin cream; caring for their feet; or washing or drying their hair?

Using the toilet

Do they need help cleaning themselves or adjusting their clothes after using the toilet; using the toilet during the night; or changing clothes or bedding if they have an accident?

Getting dressed or undressed

Do they need help with fastenings, socks or buttons – because of arthritis, for example – or with recognising when their clothes are on inside out?

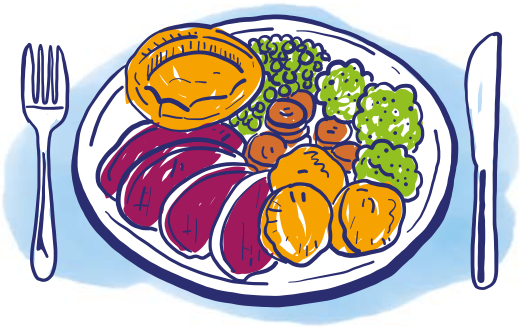
Mealtimes
Do they need help or encouragement to plan and prepare a meal? If they have sight loss, do they need someone to tell them where the food is on the plate, or help them to eat?

Help with medical treatment
Do they need help identifying their tablets; reading and understanding instructions about taking medication; managing a health condition such as diabetes; or recognising when their condition gets worse?

Communicating
Do they need help understanding or hearing people or being understood by them; adjusting their hearing aid; answering the phone; or reading and writing letters?

Supervision
Do they need someone to keep an eye on them in case they have a seizure or pass out; in case they lack awareness of danger, or could be a danger to themselves or others; or in case they get confused, forgetful or disorientated? Do they need someone to give them medication, or to help calm them down during a panic attack?

Getting around safely
Do they need help managing stairs; getting up from a chair; getting in and out of bed; or moving safely from room to room?



What if the application is turned down?

Don't worry if an application for financial support is turned down – you still have options.

- Get in touch with Age UK to discuss challenging the decision and whether there are any time limits on doing so.
- Look at all the common needs on the previous page. Have you missed any out?
- Remember that the needs of the person you're caring for may change and increase – so even if they're not eligible for PIP or AA right now, they might be able to claim successfully at some point in the future.

"Age UK were really helpful after my application was turned down. They helped me word things just right."

Alex, 70

Good to know

If your application is turned down, seek advice from Age UK about challenging the decision. In Wales, contact Age Cymru Advice for help.

Practical tips and advice

Caring for someone can be tiring, both physically and emotionally – but there are ways to ease some of the strain and give you both some peace of mind.

Helpful technology

There are two main kinds of technology that could help the person you're caring for stay safe and independent at home: telecare and telehealth.

Telecare

Community alarms are an example of telecare. Having one could reassure the person you look after that they can call for help if you're not there. Other examples include devices that can tell if someone has fallen, had a seizure, left the gas on, or is leaving their house unaccompanied.

Telehealth

Some areas run telehealth schemes to help people keep track of health problems at home with the help of a health professional. For example, if the person you care for has high blood pressure, they can monitor it at home and send the results electronically to their doctor. This helps keep an eye on things when you're not there.

Next steps

You might be able to explore telecare options with the local council following a needs assessment. Living Made Easy (page 46) has information about telecare and telehealth products. Our guide **Adapting your home** has more information. You can also visit **www.ageuk.org.uk/telecare**.

Caring from a distance

If you live a long way from the person you care for, it's not always easy to stay actively involved in looking after them. This can make you feel guilty, anxious and overwhelmed. All of those emotions are completely normal and understandable.

There's nothing wrong with looking for help if you're finding things difficult – your health and wellbeing are important too. There are lots of things you could try that might make things easier for you and the person you're caring for.

Here are 10 questions to ask yourself:

1. Caring from a distance can be time-consuming and expensive – do you find yourself doing a lot of travelling?

2. Can anyone else share the responsibility? Could they contribute towards the costs, even if they're not able to be there very often?

3. Travelling and caring for someone are both tiring – is it having an impact on your own health and wellbeing?

4. You might be entitled to benefits – have you applied for any you could be eligible for (see pages 15-24)?

5. Have you checked what help is available? The person's local council can assess both of your needs and might be able to offer you each some support. The person may be entitled to care at home, for example, which could make things more manageable.

6. Did you know that the person you're looking after could get help from their local Age UK or Age Cymru, such as home visits or handyperson services to help with minor home repairs? Other charities and home improvement agencies might also offer these services.

7. Would using a computer help the person with some tasks – like online food shopping, or keeping in touch when you can't be there? Contact your local Age UK or Age Cymru to find out about courses on using computers and the internet.

8. Have you both considered other options, such as retirement housing, moving to a care home, or them moving closer to you – or perhaps even moving in with you?

9. As part of planning for the future, the person you care for may wish to create a power of attorney to allow you, or someone else, to make decisions on their behalf if they lose mental capacity.

In England and Wales, this is called a lasting power of attorney. See our guide **Power of attorney** to find out more. In Northern Ireland, you could set up an enduring power of attorney, which will continue if the person you care for loses mental capacity.

10. It might seem obvious, but have you asked what the person you care for wants and needs? Having an open and honest conversation could really help you both.

Good to know

For more information about retirement housing, see our guide **Housing options**.

Protecting yourself

From hospital staff to paid carers, there may be many different people involved in helping you care for someone. It's important they always treat you both with dignity and respect.

If you're not happy with how you're being treated

If you have any concerns about the service that you or the person who needs care is receiving, you can discuss it with the service provider or make a complaint.

You can complain to your local council or the NHS depending on which is providing or arranging the service. You can also contact the Care Quality Commission (page 44), but it's worth noting that it doesn't investigate individual complaints. It regulates health and care services in England, ensuring they comply with agreed standards of care. It can take action if a provider falls short of these standards.

In Wales, contact the Care Inspectorate Wales (page 44) about social care services, or the Healthcare Inspectorate Wales (page 46) about health services. In Northern Ireland, contact the Regulation and Quality Improvement Authority (page 47).

Abuse and neglect

If you think abuse or neglect is happening, you should raise this with the council. Under its safeguarding duty, the council must investigate concerns about abuse or neglect. The council's safeguarding duty applies regardless of how a person's care is arranged and funded.

If you think a crime has been committed, contact the police. If you or someone else is in immediate danger, call the police on **999**.

"When Mum was being cared for, I just made sure I kept an eye on things – because she has dementia and struggles to communicate if there's a problem."

Hannah, 51

Next steps

See our factsheet **Safeguarding older people from abuse and neglect** for more information, including a more detailed explanation of what is meant by abuse and neglect. In Wales, see Age Cymru's version of this factsheet. Contact Hourglass for more advice and support (page 46).

Jane's story

Jane works full time and cares for her mum.

'My mum is in her late eighties. She lives in a flat on her own about 200 miles away. Her health has deteriorated over the past few years and she doesn't go out alone anymore. I phone several times a week and try to visit every month so I can take her out, help with paperwork and be there for hospital appointments.

'There's always the worry that something will go wrong and none of us are near enough to get there quickly. But she always wears her community alarm pendant and we have confidence in her support network. She has a good GP practice and a lady who comes to clean and do her shopping. I spoke to social services about some concerns I had and she now has carers who come in the morning too.

'Several years ago, a neighbour suggested we contact Age UK for help with an Attendance Allowance claim, which was successful. Mum now goes to their day centre once a week and really looks forward to it. They helped us in the past to find out what was available locally, so I know where to go for help if things change.'

"I spoke to social services about some concerns I had."

Looking after yourself

When you care for someone, it can be easy to overlook your own needs. But it's vital that you look after yourself too.

Caring and work

If you're working as well as caring for someone, it can seem like there simply aren't enough hours in the day. But there are lots of adjustments you can make to ensure that you can continue working and be a carer.

The first step is to think about how you'd like to balance working with your caring responsibilities. It's good to have a clear idea about this if you need to have a conversation with your employer about flexible working. Flexible working can mean part-time, flexitime, compressed hours (working your agreed hours over fewer days), job-sharing or homeworking.

Flexible working

All employees have the right to request flexible working from their employer. You can make a request if you've been working for your employer for at least 6 months. Though they don't have to say yes, they need a sound business reason for saying no. If they do say no, you can make a new request next year.

Good to know

You also have the right to take a 'reasonable' amount of time off to deal with an emergency involving the person you care for. Your employer can decide whether this is paid or unpaid. Call Carers UK (page 42) for more information.

Caring and your health

When you're caring for someone else, it's easy to let your own health take a back seat. But being a carer can put a strain on both your physical and emotional wellbeing, so it's important to make sure you look after yourself.

We all have off days, but try to eat healthily, stay active and make sure you get enough sleep where possible. It can make a big difference to how you feel.

If you're struggling to manage or you're feeling isolated or depressed, you should talk to your doctor. You might also find it helpful to let your family and friends know. Finding an online forum or joining a carers' support group could be a good idea.

"It's not always possible, but I try and do a crossword with a cup of tea to have a bit of time to myself each day."

Ian, 47

Next steps

Our information guides **Healthy living** and **Your mind matters** have more suggestions to help you stay well.

Check your local council's website or contact the Carers Trust (page 42) to find your local carers' organisation.

Making time for yourself

It can sometimes feel like your life revolves around caring, with little room for anything else. But you shouldn't feel guilty for making time for yourself.

Try to do things that you enjoy, even if you can only manage to do them occasionally. It's important that you have your own interests and make time for them where possible.

If you can, try to find time for a hobby or regular activity. This could be something you go out for, like an exercise group, or something you enjoy doing at home by yourself or with online friends. You may want to learn a new skill or meet new friends by going to an evening class.

Your local council may be able to arrange respite care to give you some more time to yourself – see page 35 for more information.

Next steps

Your local library is a great source of information about social activities, events, education and courses. You can also go online and see what's going on in your area. Have a look at the U3A (University of the Third Age) website (page 47) to learn about courses near you.

Your doctor can help

It's a good idea to let your GP practice know that you're a carer. They could help by:

- suggesting ways to help you manage your own health needs if it's difficult for you to visit the surgery
- arranging appointments for you and the person you care for at the same time
- arranging for repeat prescriptions to be delivered to your local pharmacy
- providing supporting letters and information to help you and the person you care for access some benefits
- involving you as much as possible in discussions about the person you care for.

Good to know

If you care for someone with a serious or ongoing health condition, you might also qualify for a free annual flu jab.

Taking a break from caring

Sometimes we need to do what's best for ourselves, and that might mean taking a break from caring every now and then.

This doesn't mean you're letting down the person you look after. Some time off can help you pursue your own interests, catch up with friends, run errands, or simply recharge your batteries.

Respite care

If you need to take a break from caring, your local council may have a duty to arrange services for the person you care for. This is known as respite care. These services are means-tested, so the person you care for could have to contribute towards the cost of them. They include:

- **Services at home** – sitting with the person you care for, cooking for them, helping them dress or taking them out.
- **Day care** – day centres offer social activities and outings for older people, and sometimes workshops and training. Most can arrange transport to and from the centre.
- **Residential care** – care homes can provide short-term care for the person you look after. Care homes can be expensive, so ask social services or your health authority whether the person you care for is eligible for help with funding.

In some areas, respite care is provided as a result of your carer's assessment (see pages 10-11). In others, it's provided through a needs assessment for the person you look after (see pages 12-14), so it's best to make sure you're both assessed.

In Northern Ireland, care services are free, but if you require care in a residential or nursing care setting it's means-tested.

Personal budget

You could be entitled to a personal budget to cover any support needs identified in your assessment. You can take this as a direct payment to help you maintain interests beyond your caring responsibilities – for example, membership of a club or an internet connection. Contact your local council to see whether you qualify, and see our factsheet **Personal budgets and direct payments in adult social care** to find out more.

In Wales and Northern Ireland, you can't get a personal budget, but direct payments are available. See Age Cymru's factsheet **Direct payments for social care services in Wales** for more information. In Northern Ireland, contact Age NI.

Carer's Allowance

If you have time off from caring, there are special rules to decide whether you'll continue to receive Carer's Allowance (or an underlying entitlement to Carer's Allowance) or whether the payment will be suspended. The rules are complicated, so get specialist advice from the Carer's Allowance Unit (page 44) or an independent advice agency such as Age UK, Carers UK or Citizens Advice (pages 42-44).

Next steps

Ask your local council's social services department about what services are available in your area. See Carers UK's factsheet **Taking a break** for more information (page 42).

These are the basic rules around taking a break from caring when you receive Carer's Allowance:

- You can have a total of 4 weeks off from caring for any reason in any 26-week period without your Carer's Allowance being affected.
- If you're in hospital for 8 weeks or more, this limit increases from 4 weeks to 12 weeks.
- If the person you care for goes into hospital, your Carer's Allowance can usually continue until their disability benefit stops (which is normally after 4 weeks in an NHS hospital).
- If the person you care for goes into a care home, your Carer's Allowance can continue if you keep caring for the person for at least 35 hours a week and they still receive their disability benefit. The disability benefit of the person you care for stops after 4 weeks – unless they're paying their own care home fees.
- If the person you care for dies, your Carer's Allowance can continue for up to 8 weeks.

If you receive Universal Credit, you must notify them too if you stop caring or if your Carer's Allowance stops. Call the Universal Credit helpline on **0800 328 5644**.

Next steps

When you have a break from caring, make sure you tell the Carer's Allowance Unit (page 44) where you made your claim, or the Disability and Carers Service (page 45) in Northern Ireland. If your Carer's Allowance is suspended, contact them as soon as you go back to caring so that it can start being paid again.

If caring becomes harder

Caring for someone can be unpredictable and, over time, you may find that you're no longer willing or able to provide the care they need. This could be because you simply can't devote the same amount of time and energy anymore. Or it could be because the person you're looking after needs more support than you can give them – or more specialist support.

Whatever your situation, there's no shame in asking for help, whether you talk to your local council or explore options through private care providers. Be kind to yourself.

Get more support

If the person you look after starts to need more support than you're able to give, they can ask their council to assess their needs (see pages 12-14) or to review their care and support plan. They may be entitled to more services and support at home than before. You may also qualify for extra support, so it's worth getting a carer's assessment for yourself as well (see pages 10-11).

If the person you care for needs more care, they might have to think about moving into sheltered housing or a care home. The council should discuss the care options available to them following a needs assessment.

Next steps

For more information, see our guides **Housing options** or **Care homes**, which comes with a handy checklist. In Northern Ireland, contact Age NI for more information.

If the person you care for is considering a care home

In a practical sense, you may find your role and responsibilities as a carer do change – and it's good to be prepared for this.

If the person's health is getting worse, or looking after them is taking its toll on you, a care home might be the best option. This is a conversation you can have together – but ultimately, if they have mental capacity, it's up to the person you care for to decide whether it's right for them.

This might be a very difficult decision, and carers sometimes worry that they've let down the person they were looking after. But no matter how much you may care about someone, you can't always keep caring for them at home.

You can care for someone in many different ways. And just because you might stop caring for them it doesn't mean you stop caring about them.

If the person you care for gets council funding for their care home, or NHS funding through NHS continuing healthcare, their entitlement to disability benefits usually ends after 28 days. If so, you'll no longer qualify for Carer's Allowance. If you received a carer premium or addition with means-tested benefits (see page 15), this will continue for an extra 8 weeks after your Carer's Allowance stops.

You can use our helpful online benefits calculator at **www.ageuk.org.uk/benefitscheck** or visit your local Age UK or Age Cymru. You can also read our guide **More money in your pocket**. Age Cymru and Age NI have their own versions of this guide.

If the person you care for dies

Many of us feel grief, emptiness and loneliness after a death. But it's common for carers to feel a sense of guilt as well – especially if you're relieved at no longer facing the pressure of caring. This is totally understandable.

There's no right or wrong way to grieve. But you shouldn't try to cope with it all on your own.

You might find it helps to talk to family and friends who knew the person you cared for, to share memories and be there for one another. If the demands of your caring role made it difficult to stay in touch with people, you could feel quite isolated – but it's important to reach out for help if you need it.

You may prefer to speak to an organisation that offers support for people following a death, such as Cruse Bereavement Care (see page 45). They're experts at supporting people at this difficult and confusing time, and can offer counselling, advice and practical help. They can put you in touch with local bereavement groups too.

Good to know

It might be the last thing on your mind at this time, but if the person you were caring for received Attendance Allowance, Disability Living Allowance or Personal Independence Payment, your Carer's Allowance may continue for up to 8 weeks after their death.

You might find that grief affects you in some unexpected ways. For example, you might miss the relationships you'd built up with the professionals who worked with you in a caring role. When you're no longer caring for someone physically, the sudden change in routine can also leave you feeling confused and without a sense of purpose. This is completely normal – and it won't be like this forever.

However you grieve, it's important to be kind to yourself and recognise that you don't have to go through it alone. There's help out there.

Next steps

For more information about managing after a death, see our guides **When someone dies** and **Bereavement**.

Carers support organisations

Throughout this guide, we refer to national and local support services for carers. There are two main organisations supporting carers in the UK:

Carers Trust is a charity working with a local network of carers' centres. They offer support to carers, including information and advice, respite breaks, and training and employment opportunities.

Call them on **0300 772 9600** in England or **0300 772 9702** in Wales or email **info@carers.org**.

Visit them online at **www.carers.org**.

Carers UK provides advice and information to carers, as well as support through local carers' groups. They can offer practical advice on filling in forms and carry out benefits checks.

Call them on **0808 808 7777** or email **advice@carersuk.org**.

Visit them online at **www.carersuk.org**.

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**
www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**
www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**
www.agescotland.org.uk

Attendance Allowance helpline

Offers information and advice if you've made a claim for Attendance Allowance.
Tel: **0800 731 0122**
Textphone: **0800 731 0317**

Care Inspectorate Wales (CIW)

Oversees the inspection and regulation of care and social services in Wales.
Tel: **0300 7900 126**
www.careinspectorate.wales

Care Quality Commission (CQC)

Regulates health and social care services in England.
Tel: **03000 616161**
www.cqc.org.uk

Carer's Allowance Unit

For information on Carer's Allowance and how to make a claim.
Tel: **0800 731 0297**
www.gov.uk/carers-allowance-unit

Citizens Advice

National network of centres offering free, confidential and independent advice, face to face or by telephone. Use their website to find details of your nearest Citizens Advice.
In England, call Adviceline: **0800 144 8848**
In Wales, call Advicelink: **0800 702 2020**
www.citizensadvice.org.uk

Crossroads
Offers respite care to carers in Northern Ireland.
Tel: **02891 814455**
Email: **info@crossroadscare.co.uk**
www.crossroadscare.co.uk

Cruse Bereavement Care
Provides emotional support and information to bereaved people across England, Wales and Northern Ireland.
Tel: **0808 808 1677**
www.cruse.org.uk

Disability Service Centre
For more information about Personal Independence Payment, to request a form to be sent to you by post, or to make a claim.
Tel: **0800 917 2222**
Textphone: **0800 917 7777**
www.gov.uk/disability-benefits-helpline

Dementia Carers Count
Provides support and advice to carers who look after someone with dementia.
Tel: **0800 652 1102**
www.dementiacarers.org.uk

Disability and Carers Service (Northern Ireland)
Administers Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit.
Tel: **0800 587 0912**
Textphone: **0800 012 1574**
www.nidirect.gov.uk/contacts/disability-and-carers-service

GOV.UK
Government website providing information on public services such as benefits, jobs, pensions and health services.
www.gov.uk

In Wales, visit **GOV.Wales**
www.gov.wales

In Northern Ireland, visit **NI Direct**
www.nidirect.gov.uk

Healthcare Inspectorate Wales (HIW)
Inspects and regulates healthcare organisations in Wales.
Tel: **0300 062 8163**
www.hiw.org.uk

Hourglass
Works to prevent the abuse of vulnerable older adults.
Tel: **0808 808 8141**
www.wearehourglass.org

Living Made Easy
Provides information about disability equipment and assistive products.
www.livingmadeeasy.org.uk

Northern Ireland Social Care Council
Regulatory body for social care in Northern Ireland.
Tel: **02895 362 600**
www.niscc.info

Personal Independence Payment Centre (Northern Ireland)

For PIP claims in Northern Ireland.
Tel: **0800 012 1573**
Textphone: **0800 587 0937**
www.nidirect.gov.uk/contacts/personal-independence-payment-pip-centre

Regulation and Quality Improvement Authority (RQIA)

Monitors the availability and quality of health and social care services in Northern Ireland.
Tel: **028 9536 1111**
www.rqia.org.uk

Skills for Care

Online toolkit to help people employ their own personal assistants.
Tel: **0113 241 1275**
www.skillsforcare.org.uk

U3A (University of the Third Age)

Offers older people the opportunity to learn about a wide variety of subjects in local groups. The emphasis is on learning for pleasure, so there are no accreditations or qualifications.
Tel: **020 8466 6139**
www.u3a.org.uk

Registered with FUNDRAISING REGULATOR

† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB.

Can you help Age UK?

If you're able to, please complete the donation form below to make your gift and return to: **Freepost Age UK REPLY**. Alternatively, you can phone **0800 077 8751** or visit **www.ageuk.org.uk/donate**. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Your details

AGUK0081 MXAQ-24CA03-C009

Title: Forename: Surname:

Home address:

Postcode:

Email address:

We'd† like to keep in touch with you to tell you about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the products and services you can buy.

Please tick the boxes to let us know how you'd like to hear from us:

☐ **I would** like to receive communications by email.

We will never sell your data and we promise to keep your details safe and secure.

☐ **I do not** wish to receive communications by post.

If you don't want to hear from us, or change your mind about how we contact you, please email **contact@ageuk.org.uk** or call **0800 169 8787**. For further details on how your data is used and stored by the Age UK network go to **www.ageuk.org.uk/help/privacy-policy.**

Your gift

Please accept my one-off gift of: **£10** ☐ **£15** ☐ **£20** ☐ **My choice £**

☐ I enclose a cheque/postal order made payable to Age UK, **or**

I wish to make payment by (please tick):

☐ MasterCard ☐ Visa ☐ CAF CharityCard

Card number Expiry date

Age UK provides a range of services and your gift will go wherever the need is the greatest.

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to **www.ageuk.org.uk/readers-panel**.

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to **www.ageuk.org.uk/donate**.

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at **www.ageuk.org.uk/volunteer**.

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at **www.ageuk.org.uk/campaigns**.

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit **www.ageuk.org.uk/legacy**.

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Carer's Allowance**
- **Caring for someone with dementia**
- **Your mind matters**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/care** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.**

0800 169 65 65
www.ageuk.org.uk

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