

Looking after someone

Information and support for carers in **Northern Ireland**



Tell us how you found this guide: www.surveymonkey.co.uk/r/DSMRH6V



Contents

ABOUT THIS GUIDE	3
A CARER'S GUIDE	4
GETTING HELP AND SUPPORT	10
Where to start	11
Carer's assessment	12
Assessment for the person you care for	13
Coming out of hospital	14
Managing someone's affairs	15
Taking a break	16
Looking after yourself	17
Equipment and technology	20
YOUR FINANCES	25
Getting information on benefits	26
Carer's Allowance	27
Carer's Credit	28
Disability benefits for the person you are looking after	29
Help with rates	30
Other financial help	31
YOUR WORK	33
Working carers	34
Your rights in work	35
Getting support	37
DIRECTORY	39

About this guide

Every year over 70,000 people in Northern Ireland become carers, looking after family or friends who are older, disabled or seriously ill.



3

At times, caring can bring many positives and rewards. There's nothing more natural and human than helping our loved ones get the most out of life.

There's also nothing more difficult than focusing on someone else's needs without neglecting our own. Whether we're caring around the clock or balancing caring with work and family life, it can be exhausting.

The 'system' can be bewildering. The emotions can be shattering.

This guide is designed to outline your rights as a carer and the support available to you.

We have produced separate versions of this guide for carers living in England, Scotland and Wales because there are some differences in legislation, health and social care.

However caring affects you, we're here.



This icon means there is a Carers UK factsheet available to download for free from our website: carersni.org/factsheets

A carer's guide

Looking after someone can be tough. Here are 10 of the key challenges that caring can throw your way...

1. Getting the right advice and information... quickly!

Caring can be extremely complicated, whether we're grappling with the benefits system or considering how to pay for care. Each strand is confusing but when all the strands are tangled, it can feel bewildering. Turning to an expert can help to unravel the most complex situation.



"I contacted the Carers UK Helpline and you gave me vital information that empowered me to challenge and win my case."

2. Coping with feelings of guilt

When we're looking after someone, it's important to accept that guilt is normal and that we only feel it because we care. Being able to talk to people who understand what we're going through and how we feel can help us handle our feelings of guilt better.

"After the diagnosis, I was consumed with the thought that I could have done more. Why didn't I recognise the signs? I now accept that what has happened isn't anyone's fault.

So now I don't say I feel guilty, I say I feel sad – an easier emotion to cope with."



3. Being assertive with professionals

Looking after someone will often involve dealing with several different professionals. When we feel a professional has not explained things clearly, does not see the whole picture or perhaps is not doing what they should do, it can be hard to speak up. However, that is exactly what we need to do. And this starts with valuing ourselves and our caring role.



"The doctors discussed his condition with me and we agreed that we should implement a care plan to give Dad a dignified and pain-free death. They asked if I wanted to talk to Dad about it, and I did."

4. Handling difficult conversations

Even a tricky conversation with professionals can be a breeze compared to having to deal with family and friends. We may have to ask a sibling to be more supportive, remind a friend that we still exist or talk gently to a parent who doesn't accept that they can't live independently any longer. This takes courage, bags of patience and tact. Talking it through with people outside the situation can make a world of difference.

“We put off talking about mental capacity with my grandmother. Having these difficult conversations early is far preferable to leaving it too late and having other people make decisions about the future.”



6

5. Looking after our own health and wellbeing

As carers, we may have immediate needs such as taking breaks, getting sleep, eating properly or exercising. We may have longer-term needs such as building fulfilling relationships, pursuing hobbies or developing careers.

Caring always involves an element of putting our own needs aside. However it's important that we look after ourselves too, so we can keep going as carers, and because we are individuals whose needs are just as valid as those of our loved ones.




“I never took a break – I look back now and wish I had been stronger to let others help care for Mum.”

6. Noticing when we're too stressed

Stress can alert us to potential dangers and spur us on to achieve a goal.

However, sometimes the balance tips too far and the pressure becomes so intense or persistent that we feel unable to cope. As soon as we notice it getting too much, it's helpful to talk about how we feel rather than hoping the stress will go away.




"Sometimes stress and tiredness take their toll. One night we had a fight about nothing..."

"...at the time I didn't know what to do or where I could go for help. That's how it feels when we're under stress."

7. Making difficult decisions

There will be points when we are faced with a particularly emotional or difficult decision.

Sometimes it's a decision we have planned for, or at least held at the back of our minds. Sometimes it's completely unexpected and leaves us feeling out of control. Where we can, thinking about decisions in advance can help us keep a cool head when it comes to the crunch.



"It's better to be prepared and to do some research about different options, even if you're not sure what route you'll go down. I couldn't have selected the right care home whilst Mum was in hospital, in the middle of that stressful time."

8. Keeping relationships fulfilling



Caring for our loved ones can express the best of who we are, and can take a relationship to a profound new level. It can also push us to the brink through financial, emotional and practical strain. Illness can cast aside the best-laid plans and make relationships feel utterly different. What matters most is that there's a way for us to talk honestly and find help when we need it.

"I was suddenly juggling hospital visits, a full-time job and trying not to scream. I remember feeling I had lost all control over my life: that stroke had happened not just to Peter, but to both of us."

8

9. Adapting to changing circumstances

Whether we're looking after someone who's recovering or whose condition is deteriorating over time, caring inevitably involves adapting to circumstances.

Sometimes it's easy to focus on the practical details – the administration of care workers or move to the care home. Being able to stay attentive to our relationship with the person we're caring for in the midst of all that change is far from easy.



"There were times when it seemed that Dad was at death's door. But a couple of days later he was sitting up in bed, bright as a button. That really made the emotions difficult, constantly living on the edge."

10. Keeping a sense of humour

Nothing relieves stress and tension better than a good laugh.

Sometimes caring can feel a bit like starring in our own sitcom, and there's no shortage of comedy material. Other times we may need a bit of help finding something to laugh about.

Either way, sharing experiences with other carers is often great not just for feeling listened to and understood but for finding the humour that can keep us going.

“Dementia is no laughing matter, but humour is my way of coping.

I treat most of Dad's outbursts as comedy gold for the book or the sitcom I'll never get round to writing!”

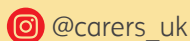
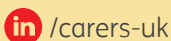
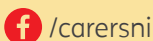
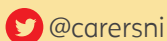
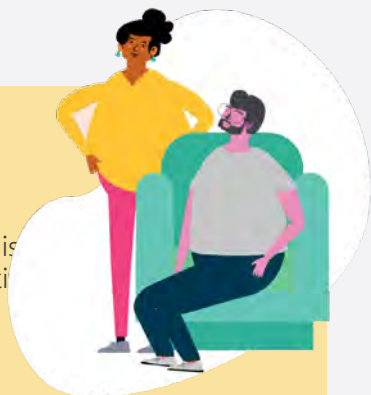


9

Join Carers NI for support, understanding and lasting change

However caring affects you and your family, we're here for you. By joining Carers NI, which is part of Carers UK, you can be part of a supportive community and a movement for change.

It's free to join us. Just visit carersni.org/join or call 020 7378 4997.



Getting help and support



Where to start

Caring can be hard work – physically and emotionally. It's important to find out about the different ways you can get help and support with caring.

One way to get help and support is through an assessment by the local Health and Social Care Trust. Both you and the person you care for can get assessments. This may result in help and support being provided to you as a carer and/or to the person you are looking after. For further information see pages 12–13.

You could decide to buy in additional help and support for the person you are looking after. One option would be to employ an individual or use a care provider such as a care agency.

If you are looking for care providers you could:

- ask the Health and Social Care Trust if they have a list of approved care providers, see nidirect.gov.uk/contacts/health-and-social-care-trusts
- search on the Homecare.co.uk directory: homecare.co.uk/homecare/listings.cfm/searchcountry/Northern-Ireland

You could also find out about equipment and technology that could help. Even minor aids and adjustments could make the home safer and help someone you care for to feel more independent – see pages 20–21.

Caring inevitably means adapting to changing circumstances, so it's important to think about the future. You may need to look into different ways of managing someone's affairs, either now or for the future – see page 15.

You could find out what support is available locally. For example, there may be a carers' organisation offering services nearby. To find out what's available in your area, use our directory:

carersni.org/localsupport

Upfront is a free online tool that can help you get straight to the information you need.

Visit carersni.org/upfront to give it a go!

Upfront



Carer's assessment

If you are a carer who provides 'regular and substantial' care for someone, you should be offered a carer's assessment by the social services department at your local Trust.

No definition of 'substantial' is given, so if you feel the care you provide will impact on your life, work or family, and you will be caring regularly, you are entitled to a carer's assessment. You can have a carer's assessment even if the person you look after has not had an assessment themselves.

Social services 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.

Your carer's assessment should cover: your caring role and how it affects your life; your feelings and choices about caring; your health; work, study, training, leisure; relationships, social activities; housing; and planning for emergencies.

Following the assessment, social services will decide if you are eligible

for support to be provided either to you or to the person you are looking after to reduce the impact of caring on you. Support could be provided directly by social services or in the form of a direct payment.

Some examples of the kind of support you could get include driving lessons, taxi fares, a laptop or a gym membership.

In Northern Ireland the Carers and Direct Payments Act allows for charges to be made for services to carers following a carer's assessment. However, to date this is not common practice.

If help is provided for the person you are looking after through a community care assessment, they can be charged separately for this help.



Read more: carersni.org/carersassessment

Assessments for children

If you are looking after a child under 18 or are a carer who is under 16, you can have your needs assessed using a UNOCINI assessment. While most young carers aged 16/17 will also have their needs assessed using a UNOCINI assessment, they can request a carer's assessment instead. Download the factsheet at carersni.org/carersassessment for more details.

Assessment for the person you care for

If the person you are looking after is an adult and needs support, they should be offered a community care assessment by their local Trust.

Community care assessments are for adults who feel they need help because of a disability, ill health or old age. A community care assessment looks at the help the person needs to be able to live independently. While the focus of a community care assessment is the person who needs care, in most cases the role and views of their carer should also be taken into account during the assessment.

Following the assessment, social services will decide whether the person you are looking after is eligible for support. Support could be provided directly by the local Trust, or in the form of a direct payment.

Some examples of the kind of support the person you are looking after could get include: changes to their home to make it more suitable, a care worker, a place at a day centre or a temporary stay in residential care.



Find out more at carersni.org/needsassessment

Note: Needs assessments are for adults (18+)

If you are looking after a child under 18 who is a 'child in need', they can have a UNOCINI assessment. A UNOCINI (Understanding the Needs of Children in Northern Ireland) assessment will consider all the help that your child needs, the needs of any other children in the family, and the help that you may need to care for the child. Download the factsheet at carersni.org/needsassessment for more info.

Coming out of hospital

Deciding to care, or continue caring, for someone who is coming out of hospital can be very difficult.

It is important to remember that it is your choice whether or not to take on a caring role.

Before the person you are looking after comes home from hospital, a discharge assessment should be carried out to see whether they need any support once they are discharged.

This discharge assessment should look at whether the person you are looking after is eligible for: any intermediate or reablement care, other HSC services and/or community care services from the local Trust.

You should also be informed of your right to request a carer's assessment to see whether you as a carer need support once the person you are looking after is discharged.



Find out more by visiting carersni.org/hospital

14

Our self-advocacy guide also offers tips on communicating effectively with professionals. See carersni.org/self-advocacy



Managing someone's affairs

You may want to help manage the affairs of the person you are looking after, or you may want to know how to plan for doing this in the future.

There are different ways of managing someone's affairs. Much depends on whether the person you are looking after can currently make decisions for themselves (which is called having mental capacity) or whether they are unable to make decisions for themselves (which is called lacking mental capacity).

If the person you are looking after has mental capacity but wants some help with managing their bank or building society account, they could make a **third party mandate**. This gives a specific person, such as you as their carer, authority to manage their account.

If the person you are looking after can make decisions for themselves at the moment but wants to appoint a specific person, such as you as their carer, to make certain decisions on their behalf, should the need arise in the future, they could set up an **Enduring Power of Attorney** while they are still able to do so.

The person you are looking after can only make an Enduring Power of Attorney while they have mental capacity.

An Enduring Power of Attorney can be given for property and financial affairs. The attorney's powers can be restricted for example to prevent the sale of property while allowing them to organise home insurance and pay bills.

MyBackUp

Our contingency planning tool could help you prepare for the unexpected. Go to: carersdigital.org/mybackup



Taking a break

Caring for someone can be a full-time job so breaks are vital for your own wellbeing and quality of life.

There are often so many tasks to juggle when looking after someone, it's easy to get run down and burn out. Having some kind of break every so often will help you to keep going.

It's important to take time out even if it's just a day here and there. Think about the kind of break that you need and what kind of alternative care the person you are looking after needs.

There are different options for getting alternative care (often called respite care) for the person you are looking after while you take a break. These include:

- getting help from the social services department via assessments (see p12–13)
- arranging care yourself (see page 11)
- support from friends or family
- some organisations provide break services for carers or for the person being looked after (or both).

If you want to go on holiday, either alone or with the person you are looking after, there may be some help you could get towards the cost. You could see if there are any local grants or schemes to help carers with the cost of a holiday and you could have a look through the list of organisations in our *Taking a break* factsheet.



Find out more at carersuk.org/break-factsheet

“It took years before I was able to consider respite for my daughter. Years on, I now know I need that complete break each year. I come back recharged and more able to cope.”

“Catch up on sleep and give yourself time to think. There is no right way to use your time, just be gentle on yourself.”



Looking after yourself

It can feel as though there is very little time for you to take a breather when caring. However, finding moments to relax and destress could make a huge difference to your wellbeing.

Here are some suggestions to help you look after yourself and develop your resilience.

Expand your support network

Keeping in touch with family, friends or neighbours about your circumstances may help open up more doors for support when needed. You could join other carers at one of our online meetups.

Visit carersni.org/share-and-learn

Need more sleep?

It may be particularly hard to get the sleep and rest you need, especially if you are helping to look after someone during the night. If you have trouble switching off, there are specially tailored apps that can help, or you may wish to speak to your GP if you're really struggling.

The NHS website has some helpful suggestions: nhs.uk/live-well/sleep-and-tiredness/how-to-get-to-sleep/

You can also see our tips here: carersni.org/getting-enough-sleep

Don't neglect your health

Eating well and staying active regularly are great ways to stay healthy, but it can be challenging to eat well and exercise with a busy caring role. Take a look at our Carers Active Hub for ideas and inspiration: carersuk.org/carers-active-hub

Speak to your GP if you are concerned that your caring responsibilities are having an impact on your health so that they can offer you further advice.

Keep up your own interests

As well as doing a physical activity you enjoy, pursue any interest you can to maintain your sense of identity and keep your spirits up, even if it's only 10–15 minutes. Don't feel guilty and try to arrange extra support to help you do this if you need to – see pages 12–13 and page 16.

Chris' story

When Chris' partner had a sudden stroke, he learnt how you can be thrust into a caring role overnight and felt thrown in at the deep end.



18

“ Becoming a carer came as a total shock when my partner Graham suffered a stroke at New Year 2022. He spent nine days in hospital and then was discharged to my care. We had wonderful support from the Stroke Early Supported Discharge Team at the hospital, but I was thrown in at the deep end from that first day he came home. We have known people who have suffered strokes, but until it's someone you love you don't realise the impact on both those involved.

Many times Graham would attempt to do things that were clearly not possible and the frustration he suffered was horrible to

witness. I found myself constantly worrying in case he fell or dropped something and had to try to stop myself doing everything for him.

When it became clear that Graham would not be able to return to work for some time, we had to close down our medical practice and that meant I had to tell our staff, colleagues and patients, which was very hard.

The most recent setback is that we have discovered Graham has prostate cancer. This has made us look yet again at our lives and we are determined to create more memories, just in case things don't turn out too well.

Taking time out

Going to the gym gives me an outlet for frustration while (hopefully) doing me some good – but appointments often get in the way and I need to consider how stable Graham is before I head out.

For years I have enjoyed cooking as a creative outlet; I would switch off from everyday life when cooking and love to see people enjoying food I've prepared. Recently, probably due to feeling so tired, cooking has become more of a chore than a pleasure. It's something I need to get back to enjoying.

Another thing I want to do is writing. I have always loved reading and have a couple of stories in my head which I want to get down on paper. Now, where did I put that spare few hours each week?

My advice to other carers

Never hesitate to ask for help. Don't try to do it all yourself or you will not be able to provide the care you want to give. I have always recommended that carers think of themselves and don't hold back when asking for help. Oh, how easy it was to say that but how hard it is to do it now that it's my turn. But you must – for your own health and sanity.



Pester your GP and don't be pushed aside by medics in hospital. Contact your local council to see what help is available or to find out about support groups (the best are those run by people who have 'been there, got the t-shirt' and can understand why you want to scream but dare not). Ask about leisure facility discounts and bus passes. Don't be put off by the minefield of benefit application forms. It's your right to get support even though you are made to jump through hoops sometimes. Citizens Advice will help with form filling as will other charities and some local councils.

Finally, if you feel things are too much for you, don't bottle it up – tell someone. Contact your GP or the GP of the person you care for. They have a responsibility to ensure YOUR health is considered too. None of us can know what is round the corner. Anyone can be thrust into the role of carer without warning and there ain't much to prepare you for it! ”



See carersuk.org/break-factsheet for more information.
Or watch our film series: carersuk.org/breaks-videos

Equipment and technology

Different types of equipment, adaptations and technology could help make the home safer, your life easier and provide independence for the person you are looking after.

Equipment could be purchased privately or you might be able to get help with the cost through the HSC or through assessments from the local Trust, if they decide that such equipment is necessary.

Adaptations can be paid for privately, or you could see if you or the person you are looking after can apply for a disabled facilities grant.

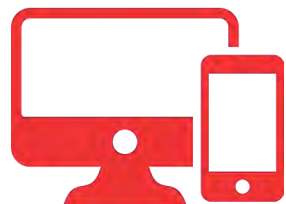
Assistive technology can help people live independently in their own homes and give you, the carer, peace of mind.

Unobtrusive monitoring devices such as sensors can be positioned throughout the home. They can detect if there is a problem, such as a gas leak or fire, and the person you look after needs assistance. Wearable technology can detect falls or locate a person if they have wandered.

There are also ways of using technology to monitor a person's health remotely through equipment they have in their home. Conditions such as asthma, heart failure, diabetes, chronic obstructive pulmonary disease (COPD), stroke and hypertension can be monitored.

Everyday technology, such as the internet or your 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 and can help them manage their own condition.

Find out more at carersni.org/tech



Smart meters send gas and electricity readings automatically to the energy supplier. This could help give greater independence to the person you care for and could help save time and money if you are helping them manage their energy.

Smart meters come with an in-home display so you can see how much energy is being used and how much it's costing. With a smart meter you get a bill based on how much energy you used – not an estimate. This can take some of the guesswork out of balancing budgets.

Smartphone features and apps have a lot to offer. You can use your phone to scan a document if needed so that you have a back-up version to refer to on your phone for appointments, for example, or you can use the reader mode feature to research key information without interference from adverts. The medical ID setting is also worth exploring.

Connected devices – examples include smart bulbs or blinds that can be controlled remotely. This means that if the person you look after lives at a distance, you can control things like their lighting on their behalf or use smart heating controls to ensure their heating is on or off when appropriate. Voice controlled devices (such as Siri or Alexa) can also be useful for disabled or older people.

Financial support

While technology and equipment can make your life easier, costs can also add up. You may be able to get financial support to help you pay for some types of technology and equipment. For more information on financial support that may be available to you, you can contact our Helpline team by emailing advice@carersuk.org at any time.

Please note where you are from as guidance will vary by nation.

Support during tough times

Some suppliers offer customer care schemes. Contact your supplier to see what support they can offer.

You can also find out about help offered by the NIE Networks' Critical Care Scheme if you rely on life-supporting electrical equipment: www.nienetworks.co.uk/Contact-Us/Critical-care-register

Olga's story

Olga turned to technology for help juggling full time work and caring for her elderly parents.



22

“ When I first heard about Carers UK's Jointly app, I was juggling full-time work with caring for my parents. I was living in London – 170 miles away from their home in Staffordshire.

It was a complicated and stressful situation. My mum has a range of conditions, including osteoporosis and arthritis. My dad had been caring for her, until 2015 when he was diagnosed with lymphoma and needed care himself.

My siblings and I tried to coordinate it between us, taking turns to travel to their home to help around the house, cook meals and take them to appointments.

Jointly was an excellent way of making sure we had all the information we needed in one place. We only had to enter the

information once and all of us had access to it. Up until then we'd been trying to coordinate everything through email, phone calls and trying to share calendars.

Each time one of us took Mum or Dad to an appointment we would make notes in Jointly. The medication list meant we all had up-to-date information to share with the GP – which was essential when Dad was prescribed aspirin, which he wasn't allowed to have whilst on his cancer drugs.

Being able to look after my parents has been really important to me. I wanted to return the care and love they gave me during my childhood. After Dad passed away in 2016, my siblings and I have continued to share the care for Mum, and Jointly helps us do that. ”

Mike's story

Mike cared for his father for over five years. Since discovering Carers UK, he has become a voice for other carers, especially those in marginalised communities.

“ In 2012, I discovered Carers UK after being a carer for my father for more than five years. It was during this time that I was looking for organisations I could volunteer for to use my experience.

I am forever grateful to Carers UK for involving me. Being a voice for carers since then, I have never looked back because there are so many unidentified carers out there who are desperately seeking guidance and practical help.

The thought of many unfound carers, who are missing out on support simply because they don't consider themselves as carers, fills me up with the dedication, passion and drive to reach out, especially to those belonging to BAME and other marginalised and silent groups, such as the very young or elderly carers, as well as working 'sandwich' carers.



I have been involved as a user representative and a voice of carers with CCG, NHS Trusts, local authority, GP practices, CQC, GM Cancer, GM Mental Health and other platforms events.

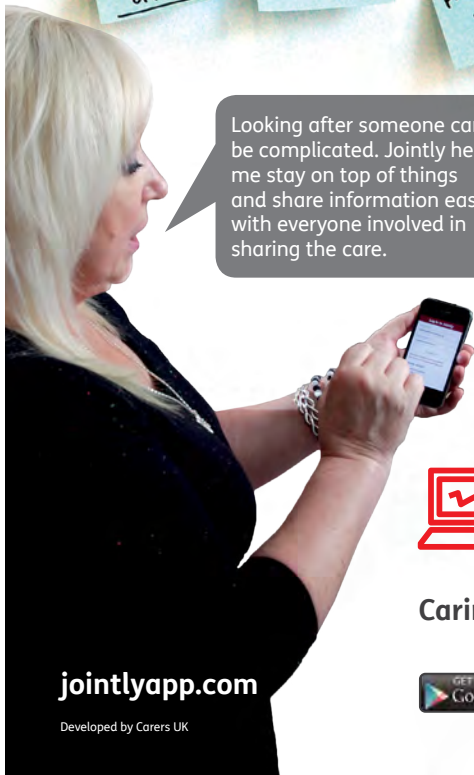
”

Interested in volunteering?

Contact volunteering@carersuk.org for more details.

Looking after someone?

Our *jointly* app can make your life easier



Looking after someone can be complicated. Jointly helps me stay on top of things and share information easily with everyone involved in sharing the care.

Jointly makes caring less stressful and a lot more organised.

Jointly is a mobile and online app designed to keep people connected as they share care.

It includes:

- group messaging
- task management
- shared calendar
- profile and contacts pages
- medication manager
- notes
- contingency planning.

Caring is easier when you do it *jointly*

jointlyapp.com

Developed by Carers UK



 **carersUK**
making life better for carers

Your finances



Getting information on benefits

There are various benefits that can offer extra support with caring. This section provides an overview of what help is available.

It is a good idea to get a benefits check to make sure you and the person you are looking after are claiming all the benefits you are entitled to. In addition, it is a good idea to get benefits advice if you or the person you are looking after have a change of circumstances. The change might affect your benefits so it's important to make sure you make the right decision for your situation.

Although benefits can be complicated, they can increase your household income and can sometimes help protect your State Pension entitlement in the future.

The Carers UK website describes the main conditions for each benefit and we have produced factsheets which provide more detailed explanations. Find out more at carersni.org/benefits

Our Carers UK Helpline can help with questions that you have about benefits.

Email advice@carersuk.org or call 0808 808 7777. Please mention which nation you are based in so that we can tailor our guidance.

Check here for opening hours: carersni.org/help-and-advice/helpline-and-other-support

You can get a personalised benefits check online. It will take about 20 minutes to complete. Visit carersni.org/benefits-calculator

These online benefits check 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.

26

“Thank you so much for taking the time to do some research for me. I have calmed down somewhat now and can look at things more objectively having read your reply.”



Carer's Allowance

If you're looking after a family member or friend, you may be entitled to Carer's Allowance.

You may be eligible for Carer's Allowance if you meet all of the following conditions:

- You look after someone who gets a qualifying disability benefit – this includes the middle or the higher rate of the care component of Disability Living Allowance (DLA), either rate of the daily living component of Personal Independence Payment (PIP), either rate of Attendance Allowance, Constant Attendance Allowance (at a certain level) and Armed Forces Independence Payment (AFIP).
- You look after that person for at least 35 hours a week.
- You are aged 16 or over.
- You are not in full-time education.
- You don't earn over £139 a week (after deductions).
- You satisfy UK presence and residence conditions.

If you are getting certain other benefits, including a State Pension, then you might not be able to be paid Carer's Allowance at the same time.

However, it might still be useful to make a claim and receive what is called the 'underlying entitlement' to Carer's Allowance, even though you won't be paid the benefit itself. This is because this 'underlying entitlement' to Carer's Allowance can help to increase any means-tested benefits you might be getting (such as Pension Credit, Housing Benefit and rate relief), or it could mean that you become entitled to means-tested benefits for the first time.

Claiming Carer's Allowance can sometimes have an impact on other benefits you receive, but this shouldn't put you off thinking about making a claim, as it can often increase your household income overall.

Claiming Carer's Allowance never reduces the amount of Disability Living Allowance (DLA), Personal Independence Payment (PIP), Attendance Allowance or State Pension that the person you are looking after gets. However it can sometimes affect any means-tested benefits they get.



Find out more at carersni.org/carersallowance

If your circumstances change, you must notify the Disability and Carers Service: nidirect.gov.uk/services/carers-allowance-report-changes-online

Carer's Credit

Carer's Credit is a way of protecting your State Pension rights. It applies if you are looking after someone, but are not paying National Insurance contributions through paid work and are unable to claim Carer's Allowance.

You do not get paid any money if you claim Carer's Credit. However, you get a National Insurance contribution credit to help protect your record (which helps to protect your entitlement to a State Pension).

If you already get Carer's Allowance then you do not need to claim Carer's Credit as your record is already protected.

To claim Carer's Credit you need to be looking after someone for a total of 20 hours or more a week. Normally, the person you are looking after must be getting one of the following:

- the middle or the higher rate of the care component of Disability Living Allowance (DLA)
- either rate of the daily living component of Personal Independence Payment (PIP)
- either rate of Attendance Allowance
- Constant Attendance Allowance
- Armed Forces Independence Payment (AFIP).

However, if the person you are looking after doesn't get one of these benefits, you may still be able to claim Carer's Credit. When you apply, fill in the Care Certificate part of the application form and ask a health or social care professional to sign it.

Carer's Credit can also help with breaks in your caring role. You can claim Carer's Credit for any week within 12 weeks before the date you become entitled to Carer's Allowance or following the week you stop being entitled to Carer's Allowance. This is without meeting the 20-hour condition. This means you could have a break in caring for up to 12 weeks without losing your National Insurance contribution credit.



Find out more at carersni.org/carerscredit

Disability benefits for the person you are looking after

The person you are looking after may be entitled to disability benefits to help pay for the extra costs of long-term illness or disability.

Disability benefits are not dependent on how much money the person you are looking after has, and they are not based on their National Insurance record. However, there are conditions they would have to meet in order to receive one of these.


Disability Living Allowance (DLA)

If you are looking after a child under 16 then you could claim DLA for them. DLA has a care component which may be awarded if the child needs help with personal care (such as dressing, washing or using the toilet) or supervision to make sure they are safe, because of their illness or disability. The help the child needs must be substantially more than the help needed by a child of the same age without the illness or disability. DLA also has a mobility component which may be awarded if the child needs help getting around.

 Find out more at carersni.org/dla


Personal Independence Payment (PIP)

If you are looking after someone aged between 16 and State Pension age, then they could claim PIP. PIP has a daily living component which may be awarded if they need help with daily living activities, such as dressing, washing or using the toilet. PIP also has a mobility component which may be awarded if they need help getting around. If you are aged between 16 and State Pension age, and have such needs yourself, you could also apply.

 Find out more at carersni.org/pip

Attendance Allowance

If you are looking after someone of State Pension age, they could claim Attendance Allowance. Attendance Allowance may be awarded if they need help with personal care (such as dressing, washing or using the toilet), or supervision to make sure they are safe. If you are of State Pension age and feel you have such needs, you may also be eligible.

 Find out more at carersni.org/attendanceallowance

Help with rates

If you're caring for someone, you may be able to get help with your rates bill.

Rate Relief Scheme

People on low incomes, including pensioners, may receive a reduction in their rates through the Rate Relief Scheme.

The Rate Relief Scheme helps you if you are:

- A pensioner and have savings of up to £50,000.
- Getting Housing Benefit for only part of your rate bill.
- Just outside the income limit for receiving Housing Benefit.

If you don't already receive Universal Credit

When you apply for Housing Benefit, you will also be assessed for Rate Relief. This means that if you do not qualify for Housing Benefit, or only qualify for partial Housing Benefit, you may still be able to get help with your rates through the Rate Relief Scheme.

If you're not sure whether you can claim Housing Benefit, or if you have tried to claim in the past and been unsuccessful, you should apply again.

If you already receive Universal Credit

You can't claim Housing Benefit to help pay your rates if you receive Universal Credit. You must apply for Rate Rebate if you want help paying your rates.

Additional help

There are sometimes discounts you can get on the rates bill. If only one person over 70 lives in the property, they may get help through the Lone Pensioner Allowance (they may still be entitled if they live with a carer or others).

You may also be able to pay less rates under the Disabled Person's Allowance if your home has had work carried out on it to help you or someone else living with a disability.



Other financial help

There are other ways you may be able to reduce your household expenses – from getting help with energy and health to applying for certain loans or grants.

Help with energy costs

There are a number of ways you can get help with energy costs:

- If you have reached the qualifying age, you may be entitled to a Winter Fuel Payment to help pay winter bills – this can be between £250 to £600 depending on your circumstances.
- If you're receiving certain benefits you may be able to get a Cold Weather Payment of £25 for each week between 1 November and 31 March in which the average temperature in your local area is at or below freezing over seven consecutive days.
- If you meet certain conditions, you may get help to pay for energy efficiency improvements through the government's Affordable Warmth Scheme. The scheme provides a package of energy-efficiency and heating measures, tailored to each household.

Find out more at carersni.org/fuel

Help with NHS health costs

In Northern Ireland all prescriptions are free of charge.

If you are getting certain benefits, you may qualify for help with NHS health costs. This includes free dental treatment, free NHS eye tests 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 are aged 60 or over, you can get free prescriptions and NHS eye tests regardless of your income.

If you aren't getting benefits that entitle you to help with NHS health costs, but you have a low income, you may be able to get help with health costs through the NHS Low Income Scheme.

Prepayment certificates for prescriptions can also reduce costs if you regularly pay for medication.

Find out more at carersni.org/healthcosts

Support with living costs

From managing essential costs to budgeting, find some tips and guidance to help with living costs at: carersni.org/living-costs

Budgeting Loan

If you are claiming certain benefits, you may be able to 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 nidirect.gov.uk/articles/budgeting-loans

Finance Support (formerly the Social Fund)

This can help people in a crisis and/or those who cannot afford to buy household goods like fridges, freezers, beds etc.

You can find out more at nidirect.gov.uk/campaigns/finance-support

Grants

There are sometimes grants that you may be able to apply for. Our online guidance is a useful starting point: carersni.org/grants

You could also ask a Carer Coordinator at your local Trust or enquire about local grants at your nearby advice centre.

Turn2us is a charity that has a grants search tool. Find out more at turn2us.org.uk



Your work



Working carers

If you are balancing work with caring for family or friends, you are not alone – there are five million working carers in the UK.

There are rights you have in the workplace that might help you to combine work and care (see pages 35–36). As well as these statutory rights, you may also have additional contractual rights.

In addition to your rights at work, there might be other ways to make juggling work and care easier, such as accessing relevant support at work (see page 37), or outside of your employment.

It is important to consider the full implications leaving work or reducing your hours could have on your income, quality of life and future pension entitlements. Running through a benefits check will help you understand what your financial situation would look like if you were to leave your current work, reduce your hours or reduce your salary (see page 26).



Watch our film series for useful tips on flexible working: carersni.org/flexibleworking

You can also download the guide, *Let's talk about flexible working*: carersni.org/flex-working-guide

Your rights in work

Without the right support, the stress and pressure of juggling work and care can lead people to leave their jobs. It's important, therefore, to find out about your rights and about any support that is available.

Your rights at work come from two sources:

- The law gives you 'statutory rights' which everyone has.
- Your contract of employment gives you 'contractual rights', which can be more generous than statutory rights.

The following information is about statutory rights. However it is always worth checking your contract of employment, staff handbook or letter of appointment to see if you have any contractual rights on top of your statutory rights.

All employees have a **right to request flexible working** after they have worked for the same employer for 26 weeks (six months), as long as they haven't already made a flexible working request within the last 12 months.

Employers can only refuse requests for certain specified reasons.

Examples of flexible working include:

- flexitime
- home working or remote working
- part-time working
- term-time working
- working compressed hours
- working staggered hours
- working annualised hours
- job sharing
- shift work.

Carers are protected under the **Human Rights Act and Section 75 of the Northern Ireland Act**, which requires public bodies to promote equality of opportunity for persons with dependants. In some cases carers may have rights under disability and sex discrimination legislation.

All employees have the right to take a 'reasonable' amount of time off work to deal with an emergency or an unforeseen matter involving a dependant. This could include your partner, child or parent, or someone living with you as part of your family – others who rely on you for help in an emergency may also qualify.

The time off is unpaid unless your employer is willing to give paid time off as a contractual right.

Examples of emergency situations:

- a disruption or breakdown in care arrangements
- the death of a dependant
- if a dependant falls ill, has been assaulted or is in an accident
- to make longer term arrangements for a dependant who is ill or injured (but not to provide long term care yourself)
- to deal with an incident involving a child during school hours.

If you have worked for the same employer for 12 months and you are responsible for a child aged under 18, you are entitled to 18 weeks' parental leave per child, which must be taken by the child's 18th birthday.

This time off is unpaid unless your employer is willing to give paid time off as a contractual right.

Visit [carersuk.org/work](https://www.carersuk.org/work) to read our online information.

“My employer supports me with a great deal of flexibility. When an emergency does happen, they tell me not to worry about work.”

“I applied to reduce my working hours from five to four days a week, on flexible working grounds. It's hard work, but it does mean I can fit in appointments and care meetings on my day off.”



Getting support

Telling your employer that you are a carer may not always feel like an easy step.

Ask your employer if they have a carers policy or other support that could help you as a carer, such as special leave.

Some organisations provide support such as counselling services and information for carers such as advice packs. 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.

As well as seeing if there is any support available to carers through your employment, you could explore the support available outside of your employment.

This could include getting a carer's assessment to see if there is any support the local Trust can offer to help you combine work and care – see page 12.

This could also involve speaking to others who know what you are going through.

Visit carersni.org/localsupport to find carers' organisations and support services available for carers in your local area.

Our online forum Carers Connect may be a good place to speak to other carers about how you are feeling – visit carersni.org/forum

To become part of this online community, join us as a member: carersni.org/join



Carers UK runs Employers for Carers, providing practical advice and resources to help employers support the carers in their workforce. You could talk to your employer about joining Employers for Carers – find out more at employersforcarers.org

Joanne's story

Joanne is a HSBC employee and unpaid carer for several family members. Here she shares her experience of juggling work and care.

“ I care for four of my closest family members aged between 23 and 82, who all have different disabilities/illness and needs. My caring role involves facilitating appointments, managing all of my families' affairs, providing emotional support, dealing with education and healthcare providers and supporting with personal care. In addition, I work full time as a manager for HSBC where I am also heavily involved in an employee resource group for carers and those with physical and mental health conditions.

Through my own experiences and supporting other carers in the bank, I understand the day-to-day challenges faced by working carers. Whether this is trying to juggle work with care, managing work deadlines and priorities or being exhausted, all carers face significant challenges. But carers also bring a range of transferable skills and an empathy for others to work, which is why it is so important to have them in the workplace.

To support people, we have an employee resource group which focuses on providing carers from across the bank with the help and support they need. In addition to the bank's internal policies and access to an employee assistance programme, carers are also supported through the bank's partnership with Carers UK. This partnership gives our employees access to the Jointly app, a wide range of online resources and the opportunity to connect with other carers.

I am very grateful for the support I receive from HSBC; they provide me with the opportunity to pursue a career, and by working flexibly, I am also able to provide the care and support required by my family.



Directory

There are a range of national organisations that can provide help. We've listed some of these below.

Age NI

Information and advice for the over 60s.

T 0808 808 7575

ageuk.org.uk/northern-ireland

DrugFAM

Provides support to families, friends and carers who are struggling to cope with someone's addiction to drugs or alcohol.

T 0300 888 3853

drugfam.co.uk

Health and Social Care Trusts

There are five Health and Social Care Trusts in Northern Ireland. The trusts give services to the public locally and on a regional basis.

nidirect.gov.uk/contacts/health-and-social-care-trusts

Housing Rights Service

Information and advice on housing issues.

T 028 9024 5640

housingrights.org.uk

Lifeline

Crisis helpline service for people who are experiencing distress or despair.

T 0808 808 8000

lifelinehelpline.info

Local Advice Agency

Local agencies for advice and representation on benefits, debt and housing.

adviceni.net

There may be local support groups and organisations that can also provide help. Visit carersni.org/localsupport

Carers UK Helpline

We're here for you with information, guidance and practical support every step of the way. If you mention where you are based, we will aim to tailor our guidance for you.

E advice@carersuk.org **T** 0808 808 7777





Every year over 70,000 people in Northern Ireland become carers, looking after family or friends who are older, disabled or seriously ill.

However caring affects you, we're here.

For information and tailored support, contact the Carers UK Helpline:

E advice@carersuk.org

T 0808 808 7777

Tell us how you found this guide www.surveymonkey.co.uk/r/DSMRH6V



Carers NI 58 Howard Street, Belfast BT1 6PJ

T 028 9043 9843 | carersni.org

 @carersni

 /carersni

 /carers-uk

 @carers_uk

This guide is designed to provide helpful information and advice. While we work to ensure that our information is accurate and up to date, we would recommend contacting the Carers UK Helpline or visiting our website for more information.

Carers NI is a part of Carers UK, a charity registered in England and Wales (246329) and in Scotland (SC039307) and a company limited by guarantee registered in England and Wales (864097). Registered office 20 Great Dover Street, London SE1 4LX.

Publication code: NI9040 © Carers UK, April 2023. Next review due: April 2024.