

# Carer Friendly Company

Managing someone else's affairs

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# Foreword



We're very proud to support Carers UK in the production of this report, the first of its kind, which explores the issues that carers face when dealing with organisations and the culture and processes that can really make a difference. As the UK's leading energy services and solutions provider, British Gas serves around 10 million customers across the country and, with at least 6.5 million unpaid carers in the UK, we know that many of our customers will also be caring for a loved one and will often need to take on the responsibilities of managing their household bills and services.

Centrica, the parent company of British Gas, has worked with Carers UK for the past 16 years to develop policy to support our colleagues who are juggling their jobs with their caring responsibilities. In 2018 we announced a three-year strategic partnership with Carers UK with the ambition of creating a world where every carer feels recognised, valued and supported and where every carer gets the help and support they deserve.

Personally, I'm also very proud to be the Executive sponsor of the Centrica Carers Network, a group of colleagues within Centrica who have a wide range of caring responsibilities. Hearing their experiences on a regular basis has been very powerful for me, not only as an employer but also as the Managing Director of a business that cares about making its customers lives easier.

To begin the journey of offering carers support, we needed to identify those customers who are carers. In 2020, we introduced a 'Carers Flag' on our customer database to enable our customer service agents to easily identify those who could benefit from specific advice. This help includes the option to be the named nominee on the account of the person for whom they are caring (subject to the consent of the person being cared for), making it easier for the carer to manage the account. Where carers are identified during our customer interactions, they will be offered the opportunity to register with us for our Priority Services Register (PSR) and have their account appropriately flagged thereby accessing all the benefits available to carers either through British Gas or our partner agencies, including the Carers UK helpline and website

The effectiveness of this approach relies upon our trained customer contact teams, so we rolled out training to our customer contact workforce and third-party suppliers to raise awareness of what defines an unpaid carer, the experiences they have, how they can be identified during customer contact calls and the use of our carers flag.

In addition, we worked with Carers UK to train their helpline team, covering the services provided to carers either by British Gas or our partner agencies, including: Warm Home Discount payments; Emergency Utility Vouchers; free boiler installations; and the referral process for Carers UK agents for British Gas customers.

We already have thousands of carers identified on our PSR and we know that we will have thousands more customers who are dealing with caring responsibilities; therefore, we expect this number to increase through the introduction of self-identification on online account management. As awareness of the issue of unpaid caring in society grows, we need to be ready to help our customers when they need us most.

**Matthew Bateman**  
**Managing Director**  
**British Gas**

# Executive summary

Each year, 2 million people become unpaid carers and around the same number cease their caring responsibilities.<sup>1</sup> With an ageing population, and people living longer with long-term illnesses, the number of carers is only going to increase, with yet more of us being called upon to care for an older, disabled or seriously ill family member or friend.

The reasons why people might need help or support from someone can vary. It may be that their child was born with a disability, or their partner had an accident that left them disabled, or their best friend develops a serious illness or disease. The challenges they face may be physical or mental; or they may need help because they are getting older.

The ways in which carers help, and the amount of time they spend caring, varies too. They help with personal care like getting someone dressed, turning them in their sleep, helping them get to the bathroom, helping them move about, or administering their medication. Carers also provide emotional support for those they care for, especially where the person might have mental illness. Many also help with paperwork; for example, paying the bills and organising repairs.

Although millions of people care for someone close to them, they often do not see this as caring but as just being a husband, a wife, a mum, a dad, a son, a daughter, a friend or a good neighbour. Looking after someone is “just something we do”. But caring can have a huge effect on an individual’s life. Whilst caring is rewarding, without the right support it can also have a significant impact on a person’s health, wellbeing, relationships, employment and finances. What carers need is support, including with the services and companies they interact with.

This research looks at the experiences of carers when they are helping manage services and accounts on behalf of the person they care for. Based on a survey of over 6,000 carers and focus groups with carers, we found there was a significant minority of carers who found interacting with services and companies challenging.

Carers will be supporting the person they care for in different ways – some will only be supporting arranging appointments while others will be managing all aspects of care and support. There are some common challenges that they face. We explored with carers what those challenges are and what steps companies and services could take to support them.

## Carer Friendly Companies

For some carers, especially those who have very significant or stressful caring responsibilities, having to communicate with services that do not understand them, or their needs, can be stressful and make caring more difficult. For some carers it can push them to breaking point. For this reason, it is vital that services are built in ways that make carers’ lives easier, not harder; and as more and more of us will become carers, this is relevant to everyone in society today.

Carer-friendly services make carers feel supported to look after their family or friends, and that they are recognised as individuals with needs of their own. They have some understanding of a carer’s daily reality, recognising that they are often under a lot of pressure and tend to be hidden from view. These are services that reach out to support carers whenever they can. And by understanding caring, disability and illness, they think about how to do things differently.

<sup>1</sup> Analysis conducted for Carers UK by Michael Hirst (2014) Transitions into and out of unpaid care

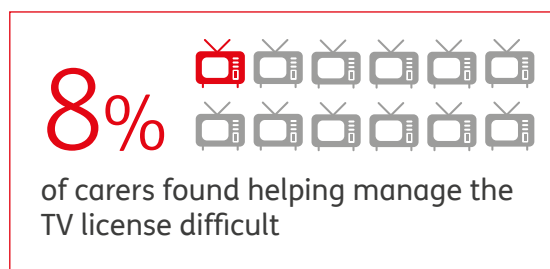
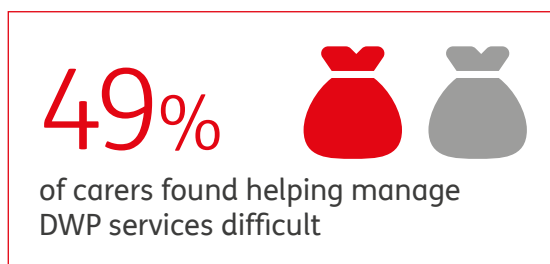
**We asked carers in England about their experiences of helping manage different types of services and accounts, and how they managed them. We found:**

- 40% of carers said that they did not have any formal mechanisms in place to manage someone else’s affairs. Many carers even without these arrangements are acting with consent of the person needing care, eg being asked to book a hospital appointment.
- 93% of carers reported they helped manage the affairs of the person they care for in relation to GP services, making this the most common service that carers manage on behalf of the person they care for. 28% found managing GP services on behalf of the person they care for difficult.
- 80% of carers managed some aspect of everyday banking on behalf of the person they cared for. This makes it the most common private sector service carers managed. 27% reported managing everyday banking services difficult.
- 52% of carers had responsibility for helping manage the affairs of the person they care for in relation to the DWP/Jobcentre. 49% reported finding DWP services difficult to manage. They found this the most challenging of all public services.
- 68% of carers helped manage TV licences on behalf of the person they care for. 8% of carers reported that it was difficult to manage, making it the least challenging service to interact with whilst managing someone’s affairs.

Carers reported finding most private sector companies easier to use whilst acting on behalf of the person they are caring for, along with TV licenses and high street services like the pharmacy. Public services tended to be more challenging to manage on behalf of the person being cared for.

The relationship to the person they are caring for, and the type of condition they had impacted on how carers found managing the affairs of the person they care for. Key groups tend to experience greater challenges and they included:

- Carers of people with dementia
- Carers of people with mental health condition
- Carers of older people, particularly with hearing and/or sight loss
- People caring at a distance, ie not always being with the person being cared for
- Carers on low incomes



# Managing someone else's affairs

Helping to manage someone else's affairs means anything from helping to make appointments with the GP for them, carrying out tasks with consent, to making decisions on behalf of the person being cared for where they don't have capacity.

It can relate to several things, from relatively minor to very significant decisions including:

- looking after their bank accounts, savings, investments, or other financial affairs, including querying and paying bills
- claiming and spending welfare benefits on their behalf
- making decisions about their day-to-day personal care or health care
- helping someone to decide where they live
- buying and selling property on their behalf

Our State of Caring 2020 survey asked carers about their experiences of helping to look after the bank accounts, savings, investments, or other financial affairs of the person they care for, claiming and spending welfare benefits on their behalf, and helping to make decisions about their day-to-day personal care or health care across a range of services. The survey also asked about other services that a carer could be managing or using in order to support the person they care for, including online shopping.

It should be noted that carers who respond to Carers UK surveys, including the survey which informed this research, tend to be providing more hours of care. This may impact on the number of carers who are providing support in managing the affairs of the person they care for.

Just 7% of respondents were not helping to manage some aspect of the health, personal care or services on behalf of the person they care for. The services they were most likely to manage on behalf of the person they cared for were GP services (93%) and hospital and pharmacy services (91%).

Whereas just 27% of carers are helping to manage mortgage services, 52% are managing DWP and Jobcentre services and 55% are managing Post Office services. The findings could reflect the fact that NHS is universal and used by nearly everyone, whereas not everyone is in receipt of benefits or has a mortgage.



# Arrangements for managing someone else's affairs

There are many different types of legal powers or arrangements that allow a person to manage someone else's affairs, access information and make decisions on behalf of a specified person. Each provision comes with different safeguards and restrictions.

Legal powers include power of attorney and deputyship. Third party agreements are a formal arrangement with a company or service to allow someone to manage someone's contacts or accounts for example. An appointee allows someone to deal with all aspects of their benefits or tax credit cases. There are different systems across the devolved nations which mean legal powers change depending on where you live.

- Power of attorney or a deputyship to deal with health matters – 31%
- Power of attorney or a deputyship to deal with financial matters – 35%
- Appointee arrangement in place for benefits payments – 17%
- Third party agreement for some services – 9%
- I am planning to put this in place – 19%
- I do not plan to put this in place – 21%

40% of carers do not currently have a formal arrangement in place to manage the affairs of the person they are caring for, while a further 11% of carers had another type of arrangement. 21% do plan to put in place a form of agreement. Not all carers will need a formal arrangement if they are acting with consent on behalf of the person they care for. Some will be providing a small amount of support for the person they care for such as booking appointments or supporting the person they care for interact with a service.

For some people, it might be only specific more complex decisions that they struggle with. Often people can continue with day-to-day finances such as paying for shopping, but may have difficulty with more complex decisions. For example, the person may find it difficult to change their gas supplier or make choices about investments. In these situations, carers can consider the least restrictive way of helping them.

Carers were asked whether there were any barriers to putting in place formal arrangements to manage the accounts or decisions about health and care of the person they care for. One of the biggest challenges highlighted was being able to discuss the arrangement with the person they are caring for.

☞ *[I do] not know how to do any of the above without her permission – she is just emotionally challenged but has full faculties. Meaning she would understand basic matters but does not know how to manage her life without being taken advantage of by others."*

☞ *My Mother refused to sign any LPAs when she had capacity and now it is too late."*

The capacity of the person they are caring for was also identified as a barrier to putting in place an arrangement.

☞ *My partner feels emasculated when I attempt to talk about this. He no longer manages any monthly payments from his bank account, they all come from mine so that I can ensure that bills are paid. Several services such as mobile phone and landline are still in his name though which still causes issues despite me being the bill payer."*

☞ *My husband's brain tumour has made him distrust everyone, so he would never allow me to put one in place."*

The expense of putting in place either power of attorney or deputyship can also be a barrier to some carers.

- “Trying to get third party [agreement] has been hard because they want him to come into the bank and he is housebound. power of attorney costs money that we don't have.”
- “We have been trying to do this for months, form is complex and too expensive to get legal assistance.”
- “I think we will probably need a deputyship but it seems complicated to do and costly.”

The time it takes to be able to put an arrangement in place, alongside the demands of their caring responsibilities was also highlighted by carers.

- “We're fighting for Court of Protection but it's expensive, difficult and time consuming, and we can't get the Psychiatrist to complete capacity forms despite our paying a huge amount for it in advance.”
- “I don't have time to sort anything out.”

Carers reported not knowing what they needed to put in place, causing additional anxiety.

- “I'm not sure what to do. We can manage most things we need to via internet banking and mum giving permission for me to deal with companies on her behalf, but this may get harder as her memory deteriorates.”

Carers without a legal arrangement reported having permission in some form. This was either written permission to act on the behalf of the person they are caring for in certain settings, or getting permission from the person they care for when acting on their behalf in certain situations.

- “I have permission from my son to speak on his behalf at his GP and at the hospital.”
- “My husband gives permission each time so I can deal with things on his behalf.”
- “My parents have me listed as their additional contact on all their utility, insurance and other bills so I can speak on their behalf.”



# Carers' experiences of helping manage different services

Carers were asked whether they helped to manage any of the services below on behalf of the person they were caring for. The majority of carers had a degree of responsibility for organising some services for the person they cared for. These services include (% of all carers in England):

- GP – 93%
- Hospital – 91%
- Pharmacy – 91%
- Optician – 82%
- Dentist – 81%
- Banking (everyday) – 80%
- Telephone landline – 77%
- Council services – 76%
- Telephone/mobile – 72%
- Internet – 69%
- TV Licence – 68%
- Gas – 65%
- Electricity – 65%
- Online shopping – 65%
- Post Office – 55%
- DWP/Jobcentre – 52%
- Banking (mortgages) – 27%

Carers reported finding statutory services the most challenging to deal with. Nearly half (49%) of carers found dealing with the DWP and Jobcentre Plus challenging, with almost a quarter (24%) finding it 'very difficult' to manage. 35% of carers found managing council services difficult and 32% of carers found hospital services difficult to manage.

Carers reported that the easiest services to manage were online shopping and TV licenses, with only 8% of carers finding these services difficult to manage. 11% of carers found the Post Office services difficult to manage.

## Helping manage public sector services

- 93% of carers reported they helped to manage the affairs of the person they cared for in relation to GP services, making this the most common service that carers helped to manage on behalf of the person they care for. 28% found managing GP services on behalf of the person they care for difficult and 55% found this easy.
- 92% of carers reported that they helped to managed hospital services on behalf of the person they care for. 32% reported finding it difficult to manage hospital services on behalf of the person they care for. 47% found it easy to manage.
- 91% of carers reported that they helped to manage pharmacy services for the person they care for. 15% of carers found dealing with pharmacy services difficult and 68% found it easy.
- 82% of carers reported they helped manage optician services on behalf of the person they care for. 19% of carers reported that it was difficult to optician services and 60% found it easy.
- 81% of carers helped manage the dentist on behalf of the person they care for. 26% of carers found it difficult to manage this service compared to 56% who found it easy.
- 76% of carers had responsibility for helping manage the affairs of the person they care for in relation to council services. 35% reported finding it difficult to manage council services on behalf of the person they care for. 37% of carers reported finding easy to manage.
- 68% of carers help manage TV licences on behalf of the person they care for. 8% of carers reported that it was difficult to manage TV licenses whereas 66% found it easy.
- 52% of carers had responsibility for helping manage the affairs of the person they care for in relation to the DWP/Job Centre. 49% reported finding DWP services difficult to manage whereas only 26% reported finding it easy.

Of the public sector services carers found managing the affairs of the person they care for in relation to DWP and the Jobcentre most challenging with nearly half reporting that it was difficult. Carers found pharmacy services the easiest to manage followed by TV licences and optician services.

It's important to note the relative difficulty that carers have with managing health services on behalf of the person they care for.

### Helping manage accounts with private sector companies

- 80% of carers helped manage everyday banking on behalf of the person they cared for. 27% reported managing everyday banking services difficult, with 13% finding this very difficult. 58% of carers found it easy to manage.
- 77% of carers helped manage landline services on behalf of the person they cared for. 25% reported managing landline services difficult, with 9% finding this very difficult. 51% found it easy to manage.
- 72% of carers helped manage mobile phone services on behalf of the person they are caring for. 25% reported managing mobile phone services difficult, with 9% finding this very difficult. 53% found it easy to manage.
- 69% of carers help manage internet services on behalf of the person they are caring for. 15% reported managing internet services difficult, with 5% finding it very difficult. 63% found it easy to manage.
- 65% of carers help manage electricity accounts on behalf of the person they cared for. 13% reported managing electricity accounts difficult with 4% finding it very difficult. 64% found it easy to manage.
- 65% of carers help manage gas accounts on behalf of the person they cared for. 12% reported finding managing gas accounts difficult, with 4% finding it very difficult. 63% found it easy to manage.
- 65% of carers help manage online shopping on behalf of the person they care for. 8% of carers who were managing online shopping for the person they care for reported finding it difficult, 4% found it very difficult. 78% found the process easy.
- 55% of carers helped manage the affairs of the person they cared for in relation to Post Office services. 11% of carers found dealing with the Post Office on behalf of the person they care for difficult, 4% very difficult. 58% found it easy to manage.

Of the private sector services and accounts we asked carers about, helping manage everyday banking services was the most challenging. Carers found helping manage online shopping the least difficult. Carers also found online services, Post Office services then electricity, gas and internet services easy to use.

# Carers' who experience more challenges managing services

## Relationship to the person they are caring for

The relationship with the person they cared for changed some carers' experiences of managing accounts and services on behalf of the person they are caring for.

Those helping manage accounts on behalf of their spouse were more likely to find it easy to manage them than those caring for a parent or parent-in-law, especially when dealing with private companies. 16% of carers respectively found helping manage everyday banking on behalf of the spouse they are caring for difficult, compared with 27% of all carers and 26% of carers helping manage everyday banking for their parents. This could in part be explained by the fact that spouses are more likely to live together and may have more joint accounts.

## Caring for someone with a mental health condition

People caring for someone with a mental health condition were also more likely to find helping manage accounts difficult, for example 31% of these carers found it difficult to manage everyday telephone services compared to 25% of all carers managing this service.

Mental health conditions can often fluctuate, which may make it more challenging for carers to manage these accounts on behalf of the person they are caring for.

*Often when my mum is going through a manic episode and I have to pick up the pieces with any debts and serious letters (that she will be avoiding or won't deal with) I often have to try and do this without her knowing because she is not making the best decisions for herself at the time. I understand confidentiality rules very clearly. But as a carer I wish I was given a bit more trust from companies."*

## Caring for someone with dementia

People caring for someone with dementia were slightly more likely to highlight that they found managing services challenging.

16% of carers looking after someone with dementia found it difficult to help manage electricity accounts on behalf of the person they care for compared to 13% of all carers managing this service.

Many carers highlighted the challenge of people with dementia passing security questions.

*Once my father has agreed with them that I can deal with them on his behalf he shouldn't have to be asked for permission each time. He has dementia and it is very difficult sometimes for him to pass the security questions."*

## Caring for someone who is older

People caring for someone who is older were more likely to highlight that helping manage services on behalf of the person they care for was challenging.

18% of people caring for someone older found it difficult to help manage their gas account on behalf of the person they care for compared to 12% of all carers helping manage this service.

Carers highlighted the challenges when the person they care for can manage some of their affairs, but who needed support, and that services were often not accessible to elderly customers.

*Some elderly people find it difficult to relinquish control even though they are no longer able to deal with certain affairs."*

*Be more understanding when their client is very elderly and confused. Insisting on only speaking to the client is not helpful to them or us."*

## Distance carers

Those caring for someone who they do not live with were most likely to find it challenging to help manage services.

23% found it challenging to help manage the internet account on behalf of the person they are caring for compared to 15% of all carers helping manage this service. Carers highlighted that it could be challenging to pass certain security procedures without the person they are caring for with them.

- “Agencies should understand I don’t live with the person being cared for. It would be helpful to have some way of them “giving consent” without me having to take time to visit them for this purpose.”*
- “I have to get both of my parents to give permission on the phone before the provider talks to me and then it has to go back to them before any decision can be signed off. This is especially difficult as I don’t live with parents. One call to a utility company can take hours because of travel to my parent’s house and the lengthy back and forth process.”*

## Carers on low incomes

Carers on low incomes who reported they are ‘struggling to make ends meet’ were more likely to find it difficult to manage accounts. 36% of this group found it difficult to help manage GP services on behalf of the person they care for; compared with 28% of all carers.

# Carers' experiences of managing the affairs of the person they care for

Carers highlighted the challenges they face helping manage the accounts of the person they are caring for. Having to answer security questions was a big challenge, as certain conditions such as memory loss or hearing loss makes this difficult for the person they care for to complete.

*“The companies are very inflexible with their security questions especially when they are dealing with an elderly person who has memory difficulties.”*

*“Although these services will talk with carers, the person you are speaking on behalf of still needs to be there to give their consent and answer security questions. This is very difficult when they have memory problems.”*

*“They won't accept my acting on her behalf unless she's with me to confirm consent – so I always have to ensure she's present, which can be difficult sometimes. Some outright refuse to engage. It's harder because I don't have Power of Attorney and she refuses to tell me whether anyone has this or who they are!”*

*“My mother in law is hard of hearing so I make phone calls, but always have to get her or security questions which though necessary can be a pain and make calls longer.”*

Carers also highlighted the challenges of not living with, or being with, the person they are caring for at all times, making it hard if they require their permission to act on their behalf.

*“I wish they would appreciate that as a full-time worker I cannot always be with my mum, I make phone calls to them and I get challenged under data protection.”*

*“The person I care for gets confused and often locks herself out of websites she likes to use. This is a nightmare to sort for security reasons we well understand. They are however not good for managing these situations as they only want to talk to account holder.”*

Carers also highlighted the length of time it can take to deal with services. Carers are often time poor and struggling to manage looking after the person they care for.

*“Too many hoops to jump through and very hard to speak to anyone who understands power of attorney.”*

*“Speed up the process. I don't have time to be on the phone or in a queue for hours.”*

Carers also highlighted that their knowledge of the person they cared for was often not acknowledged, particularly by public sector services.

*“Being listened to as a carer. I have mainly experienced issues with this in the NHS where they have frequently not listened to me or respected my knowledge of the people I care for.”*

# Creating carer friendly services

Carers were asked about how services and organisations could make it easier for them to help manage services on behalf of the person they care for. Carers highlighted that some form of identification or marker could be used by companies so that they can put in place measures to support carers.

*“They [need] simple, quick and easy online services. Dedicated telephone lines with system so they know I am their official carer.”*

*“A carer’s card would be helpful as proving you represent someone time and time again is draining, annoying and embarrassing.”*

*“Keep a record so if I’ve phoned and authenticated once, I don’t have to do it again, in order to be able to deal with them.”*

Carers highlighted that it would be useful if another person could be added to an account to make it easier for them.

*“I have transferred the accounts for most of the utilities into my name to make it easier and we have a shared bank account. I haven’t encountered too many problems as I ask Mum to tell them to speak to me and she passes the phone to me. It would help if utility companies made it easier to authorise another person other than the account holder.”*

Carers suggested that they should be able to answer security questions themselves or that security questions/practise should be improved to ensure that they understand the nature of certain disabilities and conditions.

*“Make it easier to deal with situations over the phone, even paying bills can prove difficult with some companies, who wish to speak to the named person, even though that person is deaf and has speech difficulties.”*

*“Have procedures in place for when a customer is unable to act for themselves, our experience has been if the customer cannot pass security then an account cannot be accessed, even a letter signed by the account holder is not acceptable and registration of power of attorney with companies seems a complete mystery to a lot of staff.”*

*“Our TV, phone and internet is all through Sky – we have a password on the account so I can talk to them from home without them having to confirm each time that they can talk to me. It would be helpful if utility companies all did this as I can’t always call them on the days I am with my grandparents.”*



Carers highlighted that a central system to log that they have power of attorney, a better understanding from company staff about power of attorney, and more consistent approaches to registering that you have a power of attorney across different companies, would help them to manage the affairs of the person they care for more easily.

- “It took lots of to-ing and fro-ing with power of attorney documentation before some organisations acknowledged that I was acting on my dad’s behalf. It would be helpful if there was a central UK point that logs all power of attorneys that organisations can access to confirm authenticity.”
- “Companies to have a standard way to register power of attorney & also make it simple to upload documents.”
- “Make it easier to confirm proof of power of attorney. Once this is official it should be on an online system that organisations can search and confirm, rather than requiring original documents, proof of various IDs etc. These are things carers just don’t have time for. Once they have gone through the long 6 month wait of getting power of attorney approved, it should be made simple from that point to prove your power of attorney.”

Carers highlighted that companies and services should log that they are a carer. Where services are linked that information should be shared.

- “They don’t seem to record that I am the carer for a vulnerable person and this leads to difficulties, such as them organising things at poor times for my mother without speaking to me first. This culminated during the COVID-19 outbreak by them putting a DNR order on my mum’s files after speaking to her but not me.”
- “The worst thing is going to a new dentist or new optician and they have no record of our situation. It’s a rigmarole to go through all the hoops again because data isn’t shared across systems.”

Carers also highlighted that companies should have a better understanding of the caring role and of different conditions.

- “More understanding of issues around dementia and its effects, progressively on an account holder – more flexibility re communications”
- “Understand disability!”
- “Understand what it is to be a carer”
- “It is difficult to always have to explain to services that my son lacks capacity – it is upsetting to have to always explain what he can’t do. It puts a strain on my mental health so I avoid it when I can.”

### Balancing carers’ needs with the need for security

Different services have a range of security measures in place to ensure that information is kept confidential and that the person needing care is not subject to fraud or scams by other people. This has been a growing issue and something that carers, too, often have to deal with, especially if caring for or supporting someone who is older or has dementia.

It is important that security measures remain in place to protect people from fraud. Many of the measures are challenging for people to pass. It is important to find different ways of balancing security with supporting people who struggle with security questions, as well as people caring for family members with dementia and memory loss in particular.

### Disability positive services

The comments from carers also show services that don’t cater as well for people with hearing loss or sight loss, for example, reduce people’s independence and increase the support that carers need to provide. It is important that when looking at carer friendly companies and services they also understand disability.

# Conclusion

A significant number of carers find helping manage the affairs of the person they care for difficult. The relationship to the person they care for, whether they live with them and their condition can all impact on making it more difficult to manage.

Many carers are time poor and often under significant pressure to manage their caring responsibilities; it is therefore vital that services, companies and organisations put in place measures that understand and support carers.

The results suggest that online services provide a more inclusive and supportive option for carers on occasions, particularly for people caring at a distance.

Our recommendations fall into two main categories:

- System improvement
- Company or service orientated

## Recommendations for improving systems

- Carers need good information and advice to understand the different types of ways to manage affairs. There is an important role for charities including Carers UK, as well as local services and organisations in providing clear advice to carers.
- Conversations about helping to manage affairs can be emotional and difficult for both the person needing care and the unpaid carer trying to provide support. These should be supported by services for the person needing care to provide the best outcome for the individual and situation concerned.
- The Government should review the costs of getting a power of attorney or deputyship to ensure that it is available to all people who would like to have one.
- Power of attorney advice workshops supported by lawyers should be encouraged.

## Service and company orientated recommendations

Carer friendly companies and services can make carers feel understood and valued and they were less likely to face obstacles in maintaining a healthy lifestyle, maintaining relationships, balancing work or education with care. Even where they did face these challenges, they were much more resilient to the consequences. We have developed our blueprint with carers.

Our blueprint sets out how companies and organisations can embed a carer friendly approach in its culture. Through the company's values, how staff are supported themselves but also how they are trained to understand caring, and how to introduce policies and practices that support their customers who are carers. The key actions or steps for companies and services to take are:

### Corporate/organisation values

- Companies/services understand about caring
- Companies/services promote carer friendly images

### Investing in staff

- Key staff are aware about caring
- Companies have carer friendly staff policies in place

### Client systems and processes

- Companies and services are able to record that someone is or has a carer
- Companies and systems use systems that easily tell them if someone is or has a carer.
- Companies and services signpost carers to useful information for carers.

## About the research

This research is based on both a survey and two focus groups with carers, one focusing on carers without a Power of Attorney or Deputyship and one focusing on carers who had a formal arrangement in place.

Compared to the carer population as a whole, respondents to the survey on which this research is based were more likely to be female and caring for a high number of hours every week. As not all respondents completed every question in the survey, a number of the figures given in this report, including those presented in this section, are based upon responses from fewer than the total number of respondents. A total of 6,031 current and former carers responded to the survey between February 2020 and May 2020.

- 80% identified as female and 17% identified as male
- 3% are lesbian, gay or bisexual
- 19% also have childcare responsibilities for a non-disabled child under 18
- 23% consider themselves to have a disability
- 41% are in paid work. 21% full time and 20% part time
- 21% are over 65, 35% are 55-65, 28% are 45-55, and 16% are under 45
- 3% had been caring for less than a year, 27% for 1-4 years, 24% for 5-9 years, 14% for 10-14 years and 32% for 15 years plus
- 15% care 0-19 hours per week and 45% care for 90 hours or more per week
- 4% are BAME.



# Appendix: Carer Friendly Company blueprint

## Background

Carers UK has carried out research looking at carers' experiences when acting on behalf of the person they care for. This work has been supported by British Gas. For some carers, especially those who have very significant or stressful caring responsibilities, having to communicate with services that do not understand them, or their needs, can be very challenging.

The research explored the main issues that carers experience when acting on behalf of the person they care for, how they interact with different companies and services and what they would like to see from companies to help them to manage.<sup>1</sup>

This blueprint incorporates those experiences and practice but goes broader than the relationship that companies or organisations have with their customers who are carers. It includes a positive culture that supports and understands caring, practice to support colleagues who are juggling work and unpaid care and aligned corporate values.

As our society ages and more people are living longer with disabilities and chronic illnesses in our local communities, unpaid caring is becoming ever more prevalent. We all have a 50:50 chance of providing unpaid care by the time we're in our 50s – in other words – during our working lives.<sup>2</sup>

We have developed a blueprint based on this research, in consultation with carers and with companies. We hope that this provides a framework for companies to improve and update their work to support carers. Carers UK will continue work with companies and organisations to develop this blueprint and to encourage positive action to support carers.

## Key statistics

- There could be as many as 13.6 million carers in the UK.<sup>3</sup>
- Pre-pandemic, 1 in 7 workers was juggling work and unpaid care for a disabled, older or ill relative or friend.<sup>4</sup> During the pandemic, this went up to 1 in 4.<sup>5</sup>
- 2.6 million people are estimated to have given up work to care.<sup>6</sup>
- Those using customer services on behalf of the person they care for can find it stressful and challenging.<sup>7</sup>

<sup>1</sup> Carer Friendly Company, Carers UK 2021

<sup>2</sup> Dr Yanan Zhang, Dr Matt Bennett, Professor Sue Yeandle, Will I Care? The probability of providing unpaid care, Carers UK, November 2019

<sup>3</sup> [Carers Week 2020 research- the rise in the number of unpaid carers during the coronavirus outbreak, Carers UK June 2020](#)

<sup>4</sup> [Juggling work and unpaid care: a growing issue](#), Carers UK, February 2019

<sup>5</sup> Carers Week 2020 research, Carers UK 2021

<sup>6</sup> Juggling work and unpaid care, Carers UK 2019

<sup>7</sup> Carer Friendly Company, Carers UK 2021

## How the Carer Friendly Company blueprint is structured: three domains and eight objectives

### Based on carers' experiences, there are three main domains

- Corporate or organisational values
- Investing in staff
- Client systems and processes

There are eight evidence-based objectives that sit below each of these domains drawing on practice, carers' experiences and what would make a difference.

## Summary blueprint for a Carer Friendly Company

### Corporate/organisation values

- Companies/services understand about caring
- Companies/services promote carer friendly images
- Companies promote carer friendly principles through procurement and other key relationships

### Investing in staff

- Key staff are aware about caring
- Companies have carer friendly staff policies in place

### Client systems and processes

- Systems are easy to use when acting on someone's behalf
- Systems record carers and 'remember' that they are acting on someone's behalf
- Companies/services signpost or refer carers to relevant support

# Translating the blueprint into action

## Domain 1 Corporate or organisation values

### Objective 1: Companies and services understand about caring

This means that companies and services have clear corporate statements or approaches that demonstrate a commitment to understanding and supporting carers as clients, customers or acting on other people's behalf.

This could mean:

- Care awareness training for all staff – just 5 minutes – could make the difference as part of Diversity and Inclusion<sup>8</sup>
- Staff are aware of what support is on offer for carers as customers/clients
- Including carers or caring situations in publicity about the service
- Signing up to and supporting [Carers Week](#) and similar initiatives
- Corporate statements within social responsibility programmes
- Clear explicit inclusion of carers in Diversity and Inclusion policies and programmes
- Promoting carer friendly principles through sub-contractors and other company relationships

### Objective 2: Companies and services promote carer friendly images

A key part of successful diversity and inclusion is reflected in marketing and communications. This is where services and companies can bring caring situations into images and publicity. At times, the carer might be depicted with the person they are caring for, talking about the carer's perspective, or on their own.

This could mean:

- Written publicity including testimony from customers who are carers, marketing, or advertising including carers
- Pictures and graphics of customers which involve carers

### Objective 3: Companies promote carer friendly principles through procurement or other key relationships

This is where the company could help to encourage positive behaviour and support through procurement and other key relationships by leadership or incentives as part of procurement.

This could mean:

- Promoting carer friendly values through procurement
- Encouraging awareness and support of carer friendly elements such as [Carers Week](#)
- Direct measures by including carer friendly employment practices as a requirement of procurement



## Domain 2 Investing in staff

### Objective 4: Key staff are aware about caring

This means that key staff, particularly customer facing staff, understand some of the key challenges carers face when trying to use a service on behalf of someone else who might have a disability, be chronically ill, older and need support. Caring can be stressful, particularly if it happens suddenly and the carer finds themselves in unfamiliar territory trying to deal with someone else's affairs. Carers can often be time poor and not have much time for themselves. They can also be on low incomes making accessing services or support more difficult.

This could mean:

- Carer awareness training for key frontline staff dealing with customers, the nature and depth of the training being tailored to the service in question.<sup>9</sup>
- Staff designing systems and processes have more in-depth knowledge of carers' journeys
- Consultation and involvement with carers to understand how using a service affects them
- Making sure that services are accessible for low income carers
- Look at whether there are service offers that would particularly suit carers
- Staff are aware of what support there is for customers who are carers

### Objective 5: Making sure the company/organisation has carer friendly employee policies

Companies that work with Carers UK have found that many of their staff can also be juggling work and unpaid care for relatives and friends – around 1 in 7 employees could be juggling work and care, or even as many as 1 in 3 in the NHS.<sup>10</sup> Many of those caring will be experiencing the same challenges as clients or customers being a carer and trying to act on someone else's behalf.

This could mean:

- Holding workshops with employees who are carers
- Having carer friendly employee policies in place, such as flexible working arrangements and carer's or special leave
- Becoming a member of [Employers for Carers](#) or [Carer Positive](#) in Scotland
- Taking part in the [Carer Confident](#) benchmark

<sup>9</sup> Carer Aware

<sup>10</sup> March 2021, results of NHS staff survey

## Domain 3 Client systems and processes

### Objective 6: Systems are easy to use by carers when acting on someone else's behalf

For carers, they say that acting on behalf of someone else because of disability, illness or because they are older and need support can be difficult, frustrating and time-consuming. Some companies or services may need to balance carers' interests with the need for security, but there are ways that services can make systems more carer friendly.

This could mean:

- Systems are tested with carers to see what it is like if someone is a carer and acting on someone else's behalf.
- Experiences are clearly defined for those who have Power of Attorney or Deputyship in place and others who don't.
- Carers say that digital systems can be better at times but need to be properly tailored.

### Objective 7: Systems and services flagging when carers are contacting a service

Most carers acting on someone else's behalf say that it's frustrating when systems don't consistently flag when they are acting on someone else's behalf. They say that they often need to repeatedly provide information.

This could mean:

- Systems or services record if someone has Power of Attorney or Deputyship.
- Systems or services record if someone is a carer where relevant
- Services ask routinely if the carer is acting on someone else's behalf
- For services that operate particular support for unpaid carers, pro-actively asking customers if they provide unpaid care

### Objective 8: Companies/services signposting carers to support that is helpful as a carer

Carers often miss out on support because they don't recognise themselves as a carer and equally because they are not signposted to help. Caring can be complex and carers are often time poor. Being pointed in the right direction can provide a lifeline. This might not be appropriate for every company and service.

This could mean:

- Providing a link to Carers UK's website [carersuk.org](https://www.carersuk.org)
- Thinking about any linked services or support
- Giving customers the Carers UK helpline number/ opening times

### Further work and who to contact

Carers UK will continue to work to develop the blueprint. If you are interested in discussing any of the content of this as a company or organisation, then please contact [client.services@carersuk.org](mailto:client.services@carersuk.org).



# Carer Friendly Company

Managing someone else's affairs

May 2021



Across the UK today 6.5 million people are carers – supporting a loved one who is older, disabled or seriously ill.

Caring will touch each and every one of us in our lifetime, whether we become a carer or need care ourselves. Whilst caring can be a rewarding experience, it can also impact on a person's health, finances and relationships.

Carers UK is here to listen, to give carers expert information and tailored advice. We champion the rights of carers and support them in finding new ways to manage at home, at work, or in their community.

We're here to make life better for carers.

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