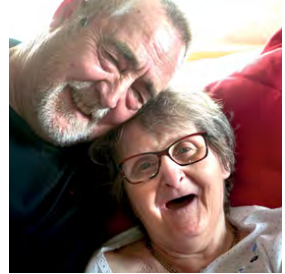


# Looking after someone



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



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# 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.

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 the support available and your rights as a carer.

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.



This icon means there is a factsheet available which you can download from our website or order a printed copy by contacting the NI Adviceline on 028 9043 9843 (Monday to Thursday, 10am - 4pm) or at [advice@carersni.org](mailto:advice@carersni.org).

**However caring affects you,  
we're here.**



# A carer's guide

Looking after someone can be tough. Here are ten 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 was on the verge of a breakdown, and my family life was almost in crisis. I contacted the Carers NI Helpline and you gave me vital information that empowered me to challenge and win my case with my Trust."

## 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 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. After years of hardly any sleep and no break, I seem to be constantly poorly and my immune system is at a low."

## 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 may 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



“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.”

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.

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

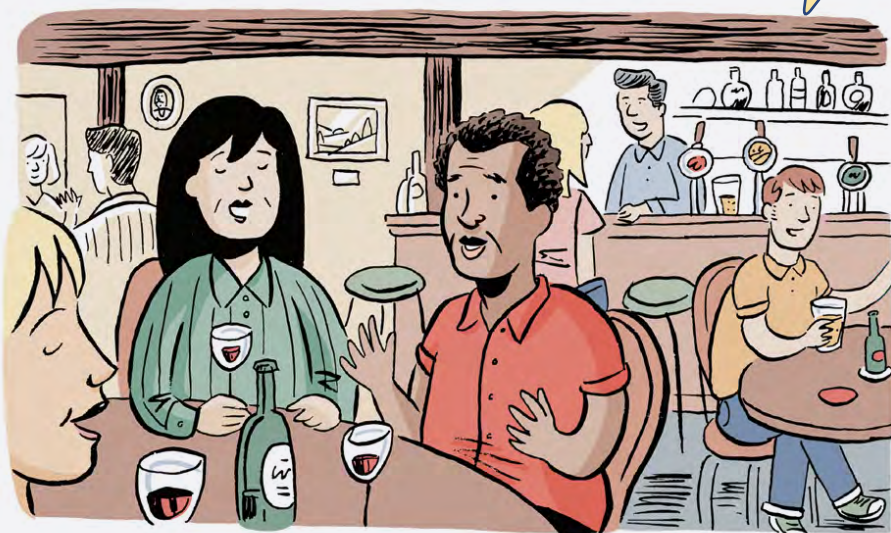
## Keeping a sense of humour

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!"



## 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.

You can join quickly and easily by visiting [carersni.org](https://carersni.org) or calling us on 020 7378 4997



@carersni



/carersni

# 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 an assessment. 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 13-14.

You could decide to buy in additional help and support for the person you are looking after. You could decide 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
- search on the Later Life Care directory:  
[which.co.uk/later-life-care/care-services-directory](http://which.co.uk/later-life-care/care-services-directory)

You can also find out about equipment and technology that could help make your home safer, your life easier and provide independence for the person you are looking after – see page 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 16.

You could find out if you have a local carers organisation, and if so what support they offer to carers in the area. To find your local carers organisation visit [carersuk.org/localsupport](http://carersuk.org/localsupport)

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

Visit [carersuk.org/upfront](http://carersuk.org/upfront) to give it a go!

**Upfront**



## Pete's story

Pete has been married to Jill for 54 years. Jill developed vascular dementia in 2006 and by 2008 Pete had given up his job as a painter and decorator to look after Jill full-time. A member of Carers UK since 2008, Pete has posted in the Forum over 9,000 times!



“ As a carer you get used to putting on a brave face. I certainly did, especially at the beginning. I didn't know what had hit me – I suddenly found myself stuck indoors 24/7.

I couldn't work anymore as a painter and decorator, the job I loved and had done for 50 years. Being at home all day drove me nuts. One day 'Carers UK' came into my mind out of the blue – I must have read about them somewhere.

That's how I found the Carers UK online forum.

It took several months before I dared post, but once I took the plunge the response I got from other carers was amazing. It was such a relief to talk to people who cared about what I was going through and understood how I felt.

They did more to help me than they will ever know.

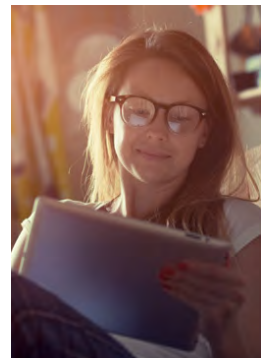
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### carersuk.org/forum

Access to the Carers UK online forum is one of the benefits of Carers UK membership.

The forum is somewhere you can chat online to other carers and talk to people in the same situation as you. There are lots of friendly and helpful people who are always willing to give help and advice to fellow carers.

To join Carers UK and become part of this online community go to [carersuk.org/join](https://carersuk.org/join)



# Carer's assessment

If you are a carer who provides or intends to provide 'regular and substantial' care for someone you should be offered a carer's assessment by the social services department at their 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, help with housework or gardening 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 assessments. 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.



Find out more at [carersuk.org/ni/carersassessment](https://carersuk.org/ni/carersassessment)

**Note: Carer's assessments are for people aged 16 years and over, caring for someone who is 18 years and over.**

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 [carersuk.org/ni/carersassessment](https://carersuk.org/ni/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 disabled person, in most cases the role and views of the disabled person's 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 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  
[carersuk.org/  
needs-assessment](https://carersuk.org/needs-assessment)

## 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 [carersuk.org/needs-assessment](https://carersuk.org/needs-assessment) to find out more.

# 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 NHS 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 at [carersuk.org/ni](https://carersuk.org/ni)



# Managing someone's affairs

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

There are different ways of managing someone's affairs depending 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.

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.





# Taking a break

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

There are different ways in which you may take a break as a carer. Only you will know what type of break is best for you. You may need an hour each week, a day here and there, a week or two for a holiday, or a combination of all of these.

Think about the kind of break that you need as a carer 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 whilst you take a break:

- getting help from the social services department via assessments (see p13-14)

- 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/ni](http://carersuk.org/ni)

“Catch up on sleep and give yourself time to think. When you’re caring there are often complex emotions to deal with and feelings of loss. There is no right way to use your time, just be gentle on yourself.”

“It took years before I was able to consider respite for my daughter. Eventually after a difficult episode I gave in and accepted. Years on I now know I need that complete break each year. I come back recharged and more able to cope.”

## Linda's story

Linda cares for her husband, Charles, who has dementia and diabetes. Linda's local carers' service runs a sitting service, when volunteers will go and sit with Charles for a few hours so that Linda can do something for herself.



“ You do find yourself slightly isolated as a carer. I have friends, but often Charles' day-to-day needs transcend my own, so I can be an unreliable friend.

As his carer I do a whole host of things to help him throughout the day – from making sure he takes his medication and doing his dinner to getting him to his different hospital appointments. In Neath Port Talbot the carers' service has created the sitting service, when a volunteer will come in to sit with Charles for an hour or so at a time. They don't do any caring activities, but keep him company and put my mind at ease that there's someone there making sure nothing is going wrong.

The service helps me pop out every now and again, even if it's just to go to the doctors myself or for a haircut.

Like many other patients my husband doesn't really like respite. Luckily, over the years we've had a friend that manages to come and look after him if I'm away for longer periods. That really works for us as I can take a break knowing that Charles is getting the care he needs, the way he likes it.

That said, it's not the long breaks that I look forward to, my main break is my garden, it's the perfect escape. I'm within shouting distance if Charles is inside the house and I can have my mobile phone on me while I'm pottering around should there be an emergency. When the weather gets nice Charles can come outside and talk to me as I garden. I'm always there, still caring, but I'm away and taking some time for myself at the same time.

”



If you need information about taking a break, download our factsheet at [carersuk.org/ni](https://carersuk.org/ni) or contact the NI Adviceline on 028 9043 9843 (Mon–Thurs) or email [advice@carersni.org](mailto:advice@carersni.org)

# Home eye tests available



Now everyone can benefit from Specsavers' value and choice, even if they are unable to visit a high street optician unaccompanied. With our home visits service, eligible customers can have a full eye test at home, or in a care home, conducted by one of our home-visiting opticians. What's more, should they need glasses, they'll be able to choose from hundreds of styles and take advantage of the same offers that they'd find in store.

**To find out if you're eligible for a free home visit  
call 0800 652 4948 or go to [specsavers.co.uk/home-eye-tests](https://www.specsavers.co.uk/home-eye-tests)**



## Michael's story

Michael has dedicated the last 22 years of his life to caring for Margaret since her first stroke. They have been married for 50 years and have five children, 14 grandchildren and five great grandchildren.



Margaret suffered her first stroke at just 48 years of age. A year after this, she had a second, more severe, stroke which together with other complications led to problems with speech and swallowing.

Michael was told to prepare for the worst as the scans suggested that she had about six weeks to live.

*"I made up my mind there and then that I would dedicate myself to Margaret for the rest of the time she had,"* Michael explains. The fact that 20 years later, she's still living a full life is testament to the family's devotion and care.

The second stroke meant she was nil-by-mouth. After initially receiving a nasogastric tube, Margaret had a percutaneous endoscopic gastrostomy (PEG) tube fitted before she left hospital.

Over the years, Michael has become an expert on gastrostomy feeding. He advises people in a similar position to *"learn as much as you can"*. Michael says. *"We are also in constant contact with the NHS Dietitians and the nutrition nurse specialists. I'm so grateful for all the advice and support we've had over the years."*

*"Despite everything that has happened, Margaret hasn't lost her sense of humour. We still laugh. We still have fun. Being Margaret's carer has left me stronger and more determined. As a carer, you need to be strong. Show them you are strong and they get stronger."*

**“** As a carer, you need to be strong. Show them you are strong and they get stronger. **”**

Michael and Margaret rely on the Nutricia Homeward Service to deliver the feed and supplies. Carers UK is working in partnership with Nutricia to help improve understanding about nutrition and care.

Nutricia specialises in the delivery of advanced medical nutrition for the very young, the old and the sick. They supply high quality feeds, systems and support services to patients and healthcare professionals.



# Equipment and technology

Different types of equipment, adaptations and technology could help make your 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 NHS or through assessments from the local authority, if they consider that the person you are looking after needs such equipment.

**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 and 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 [carersuk.org/tech](http://carersuk.org/tech)



## Olga's story



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. ”

# 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.

Caring is easier when you do it *jointly*

[jointlyapp.com](http://jointlyapp.com)

Developed by Carers UK



 **carersUK**  
making life better for carers

# Your finances





# Getting information on benefits

The benefits system is complicated, especially with the introduction of a benefit called Universal Credit, which is gradually replacing certain means-tested benefits and tax credits.

It is therefore 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 which might affect your benefits, 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 [carersuk.org/benefits](http://carersuk.org/benefits)

The Carers NI Helpline can help with questions that you have about benefits – email [advice@carersni.org](mailto:advice@carersni.org) or call 028 9043 9843.

You can get a personalised benefits check online. It will take about 20 minutes to complete. Visit [turn2us.org.uk/find-benefits-grants](http://turn2us.org.uk/find-benefits-grants)

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.

You may be able to get face-to-face benefits help from a local advice centre such as your local Citizens Advice Bureau, Age NI, carers organisation or disability charity.



# 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 £120 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 [carersuk.org/carersallowance](https://carersuk.org/carersallowance)

# Carer's Credit

Carer's Credit is a way of protecting your State Pension rights 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, but 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. The person you are looking after must normally 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 get Carer's Credit. When you apply, fill in the Care Certificate part of the application form and get 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 [carersuk.org/carerscredit](https://carersuk.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 [carersuk.org/dla](https://carersuk.org/dla)


## Personal Independence Payment (PIP)

If you are looking after someone aged between 16 and 64 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.

 Find out more at [carersuk.org/pip](https://carersuk.org/pip)

## Attendance Allowance

If you are looking after someone aged 65 or over then 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.

 Find out more at [carersuk.org/attendanceallowance](https://carersuk.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 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 get help with your household finances - such as help with fuel costs, help with health costs, or by applying for certain loans or grants.

## Help with fuel costs

There are a number of ways you can get help with fuel 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 £100 to £300 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 [carersuk.org/fuel](https://carersuk.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 and over, you can get free prescriptions and NHS eye tests regardless of your income.

If you aren't getting benefits which 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 [carersuk.org/healthcosts](https://carersuk.org/healthcosts)

## Budgeting Loan

If you are getting 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 [gov.uk/budgeting-help-benefits](http://gov.uk/budgeting-help-benefits)

## 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/articles/introduction-finance-support](http://nidirect.gov.uk/articles/introduction-finance-support)

## Grants

There are sometimes grants that you may be able to apply for. You can ask a local advice centre if there are any local grants. Turn2us is a charity which has a grants search tool. Find out more at [turn2us.org.uk](http://turn2us.org.uk)

## Quote from the Carers NI Adviceline:

“I looked after my mum at home for over a year and in the early days it was like being hit with a shovel in the face. I can honestly say this was the most emotional and testing time of my life. Carers NI were there to give me real support, practical advice, alternative outlooks on situations and always with genuine affection for me and my mum.”

# Your work





## Working carers

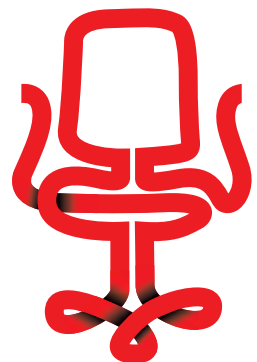
If you are juggling work with caring for family or friends, you are not alone – there are three million working carers in the UK.

There are rights you have in work which might help you to juggle work and care (see pages 34–35). 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 36), 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 25).

Find out more at [carersuk.org/work](https://carersuk.org/work)



# Your rights in work

Without the right support, the stress and pressure of juggling work and care could 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:

- home working
- part-time working
- term-time working
- flexitime
- working compressed 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 carers. 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 dependent (which includes 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/ni](http://carersuk.org/ni) to read our online information.

"I care for my daughter and work part time. It's the only break I get from my caring role. It's a struggle to organise, especially in school holidays, but I enjoy getting out of the house and talking to the customers."

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

"I care for my wife, who has MS and epilepsy. We have paid care workers coming in to help, which means I am able to work full time. However, when my wife has a bad episode the whole routine falls down.

My employer supports me with a great deal of flexibility. When an emergency does happen, it is 'don't worry about work'. However, I quickly use up my annual leave because of caring, and unpaid leave isn't an option."

# Getting support

Telling your employer that you are a carer is not always 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 authority can offer to help you juggle work and care – see page 13.

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

Visit [carersuk.org/localsupport](https://carersuk.org/localsupport) to find carers organisations and support services available for carers in your local area.

Our online forum may be a good place to speak to other carers about how you are feeling – visit [carersuk.org/forum](https://carersuk.org/forum).



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](https://employersforcarers.org)



## Scott's story

Working carer Scott Corley's daughter Amber has cystic fibrosis. He shares his experience of the importance of having an employer who is supportive of carers.



“ When Amber was born I saw myself as a father, but after her cystic fibrosis diagnosis a thought jumped into my head, ‘I’ll have to give up work.’ That thought petrified me and that was when I realised I was a carer as well as a father. Now Amber’s 10 years old and my wife, Louise, and I care for her together.

I work as a service improvement partner for the Financial Ombudsman Service. My wife also works part-time for the same organisation.

It’s a balancing act. At work we try to help our managers understand our situation when we think Amber’s health is deteriorating. If I say to my manager, ‘Amber has a cough’ they need to understand that’s not just a normal cough and might be the start of something

more serious, which might involve me being away from the office.

My employers are really supportive of us. We have a dedicated carers’ group in the office and I am now its co-chair. The visibility of carers in our organisation has helped other colleagues better understand the role of carers.

Being transparent about my situation with my employers has worked for me, but I know not all employers are as receptive. The support my organisation has given me as a carer makes me more committed to them.

There have been some dark moments with Amber and just knowing that I can take a paid day’s leave to be with her makes all the difference. It feels like a bit of good luck in a sea of bad luck.

”

The Financial Ombudsman Service has been a member of Employers for Carers since 2012.

Managed by Carers UK, Employers for Carers helps employers in the UK to support employees with caring responsibilities. This includes training, raising awareness of caring and caring issues, reviewing and ‘carer proofing’ policies and helping organisations set up staff carer networks.

# Directory

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

There are also many support groups and organisations locally that can provide help. Visit [carersuk.org/localsupport](https://carersuk.org/localsupport) to see what is available where you live.

## Age NI

Information and advice for the over 60s.

T 0800 678 1174

[ageuk.org.uk/northern-ireland](https://ageuk.org.uk/northern-ireland)

## Citizens Advice

Local offices for advice/representation on benefits, debt and housing.

[citizensadvice.org.uk](https://citizensadvice.org.uk)

## Housing Rights Service

Information and advice on housing issues.

T 028 9024 5640

[housingrights.org.uk](https://housingrights.org.uk)

## Lifeline

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

T 0808 808 8000

[lifelinehelpline.info](https://lifelinehelpline.info)

## Carers NI Adviceline

Caring can present all kinds of challenges, from filling in forms to coping with emotions. We're here for you with advice, information and support every step of the way.

T 028 9043 9843 E [advice@carersni.org](mailto:advice@carersni.org)



## Are you an LGBTQ+ carer?

We have produced a guide which explores the experiences of LGBTQ+ carers, and outlines what support is available:

[carersuk.org/ni-lgbtq](https://carersuk.org/ni-lgbtq)





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 expert information and advice about caring, contact the Carers NI Helpline:

**T** 028 9043 9843

**E** [advice@carersni.org](mailto:advice@carersni.org)

This guide was proudly supported by



Give us your feedback on this Guide by emailing your comments to [info@carersuk.org](mailto:info@carersuk.org)

Carers NI 58 Howard Street, Belfast BT1 6PJ

**T** 028 9043 9843 | **E** [info@carersni.org](mailto:info@carersni.org) | [carersni.org](http://carersni.org)



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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).  
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