

# ARE YOU A HIDDEN CARER?

CARING CAN INVOLVE HELPING SOMEONE WITH ANY OF THE FOLLOWING:

- Washing and dressing
- Moving around
- Managing medication
- Shopping
- Laundry
- Cleaning
- Cooking
- Filling out forms
- Managing money
- ...and lots more.



**Many people who help a loved one with any of these tasks on a regular basis don't identify themselves as a carer.**

They see doing these things as just an ordinary part of helping out family or friends. They don't see themselves as a carer, so they don't use the services or support that's available to help, even when caring is impacting on their own health and wellbeing.

Accessing the support you're entitled to doesn't mean that you won't be able to carry on caring. It simply means that you'll have the resources you need to look after your own wellbeing too. And when you have support, you're able to provide better care for your loved one.

## How does CABA support carers?

Everyone's situation is different. Our dedicated carer support team will work with you to find the right support for you. Here are a few of the ways we can help:

- Arranging and paying for occupational therapy assessments to determine whether aids or adaptations could make things easier
- Arranging, and in some cases funding, respite care so you can take a break
- Finding appropriate residential or home care options
- In some cases funding the top-up costs of residential care
- Assistance with care and carers assessments
- Liaising with local authorities and care providers on your behalf
- Providing general advice and guidance about the support and benefits available to carers

We also work with partners including Dementia UK, Age UK and Cruse to provide relevant specialist support and advice when you need it.

## GET IN TOUCH

If you'd like to talk to someone about your situation, call us on

**+44 (0) 1788 556 366**

or email [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk)

# Are you claiming everything you're entitled to?



**Whether you're a carer or need extra help yourself, there's a range of benefits you might be able to claim to help you get the right support. CABA's carer support team can help you identify which benefits you could be eligible for and make a claim. Here's a quick guide to get you started.**

## Attendance Allowance

If you have a physical or mental disability severe enough that you need someone to support you to do things safely (excluding mobility), Attendance Allowance can help cover the extra costs of this care.

### Eligibility

To claim Attendance Allowance you must:

- £ Be aged 65+
- £ Have needed extra support for at least 6 months
- £ Not already be claiming Disability Living Allowance or a Personal Independence Payment

### How do I claim?

Forms are available to download at [gov.uk/attendance-allowance/how-to-claim](https://gov.uk/attendance-allowance/how-to-claim), or via the Attendance Allowance helpline: **0800 731 0122**.

We can help you fill out the form. Contact us on **+44 (0) 1788 556 366** or email [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk)



## Carers Allowance

If you care for someone for at least 35 hours a week you may be able to claim a weekly Carers Allowance of £64.60 (plus National Insurance credits).\* You don't need to be related to or live with the person you care for to do this.

### Eligibility

To claim Carers Allowance you must:

- £ Be aged 16+
- £ Not earn over £120 per week (after tax and expenses)
- £ Care for someone for at least 35 hours per week
- £ Not be in full-time education or studying for more than 21 hours a week

The person you care for must be claiming any of the following benefits; Personal Independence Payment (daily living component), Disability Living Allowance (the middle or highest care rate) Attendance Allowance, Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension, or an Armed Forces Independence Payment.

### How do I claim?

You can apply online at [gov.uk/carers-allowance/how-to-claim](https://gov.uk/carers-allowance/how-to-claim). There is also an option on this website to download an application form and send it by post.



## Personal Independence Payment

If you have a long term illness or disability you can apply for a Personal Independence Payment to help with the extra living costs.

### Eligibility

As part of your application, you'll be assessed by a health professional to work out how much you need. To apply you must:

- £ Be aged 16-64
- £ Have an illness or disability that means you have had difficulties with daily living and/or getting around for at least 3 months
- £ Expect these difficulties to last for at least 9 months

### How do I claim?

Call the Department for Work & Pensions on **0800 917 2222**.

## Pension Credit

This is an income-related benefit that can top-up your weekly income. To apply you must have reached the qualifying age for your State Pension. You can check this online at [gov.uk/state-pension-age](https://gov.uk/state-pension-age)

### Eligibility

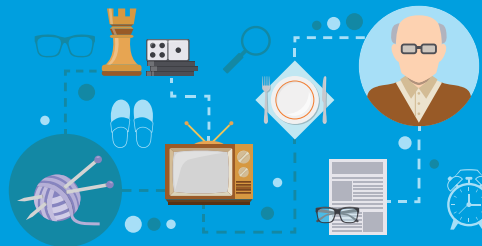
The calculation used to determine whether you're eligible for a top-up does not take into account income from Attendance Allowance, Disability Living Allowance, or Personal Independence Payments.

### How do I claim?

Call the Pension Credit helpline on **0800 99 1234**. You can also ask for a paper application to apply by post.

# Choosing your care

Finding the right kind of care is crucial to your wellbeing. It's important that you feel comfortable with the care you choose, and that it meets your needs in a way that feels right to you.



Here are a few things to consider when you're exploring your care options.

## Residential care

If you're considering residential care, it's important to find out as much as you can about the care homes available to you. If possible, a trial period can help you decide whether it's right for you or not.

Apart from your general first impressions and obvious aspects such as the level of care provided, cleanliness, decoration and surroundings, here are a few things you could ask to get more insight into what everyday life is like in the home:

- Are there shops, pubs, parks, places of worship and so on easily accessible nearby?
- What is the ratio of staff to residents during the day, at night and at weekends?
- What is the turnover of staff?
- Are residents in charge of their daily routine, e.g. when they get up and go to bed?
- Can you bring your own furniture and belongings?
- Are there safes or locked drawers in the rooms?
- What are the laundry arrangements?

- Do staff read to those with sight impairment?
- Are there regular clubs or activities?
- Can you bring your pet or does the home have its own pets?
- What's the mobile phone reception like?
- Is there an outdoor seating area?
- Are visitors allowed to stay overnight?
- Are there sample menus you can see?
- Are residents able to make themselves a drink?
- Are you allowed food in your room?
- Is there a residents and/or relatives committee?

## READ THE REPORT

You can ask a care home for a copy of their most recent Inspection Report.

Alternatively you can obtain a copy from the Care Quality Commission in England ([03000 61 61 61](http://03000 61 61 61), [cqc.org.uk](http://cqc.org.uk)), the Regulation and Quality Inspection Authority in Northern Ireland ([rqia.org.uk](http://rqia.org.uk)), or the Care and Social Services Inspectorate in Wales ([0300 7900 126](http://0300 7900 126), [cssiw.org.uk](http://cssiw.org.uk)).

## Home care

There is a wide range of support available to help you continue to live safely in your own home. This could be in the form of aids and adaptations or a carer or personal assistant to help you with specific tasks.

## Establish your needs

You are entitled to a free care needs assessment from your local authority. This is a good starting point, as it will help you establish which tasks you need help with and which you can manage independently.

Depending on your financial situation, you may be eligible for financial support from your local authority. You can choose to take this as a direct payment, which means that the council will pay you directly and you can arrange your own care.

## Private agencies

Any agency that provides care must be registered with the Care Quality Commission ([cqc.org.uk](http://cqc.org.uk)) who can provide you with information and Inspection Reports about each provider.

The UK Home Care Association ([020 8661 8188](http://020 8661 8188), [ukhca.co.uk](http://ukhca.co.uk)), can also provide details of the providers that follow its code of practice.

## Employing a carer directly

If you choose this option, you will become an employer which involves certain responsibilities.

You'll need to draw up a contract of employment and make arrangements for National Insurance and pension contributions. HMRC provides a useful guide for anyone looking to employ a carer directly. Visit [gov.uk/hmrc-internal-manuals/payee-manual/payee23010](http://gov.uk/hmrc-internal-manuals/payee-manual/payee23010)

## CABA CAN HELP

For expert, impartial advice and practical help finding the right care for you, or a loved one, contact our dedicated carer support team.

Call us on **+44 (0) 1788 556 366** or email [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk)



# STAYING WELL WHEN YOU'RE CARING

## CARERS WEEK 2018



### Supporting carers to be healthy and connected

Carers Week is an annual campaign dedicated to raising awareness about the challenges carers face and the ways in which individuals, businesses and other organisations can help make things easier.

This year Carers Week is focused on staying well when you're caring. Visit [carersweek.org](http://carersweek.org) to find out how people across the UK are working together to help carers stay healthy and connected.

### Take care

Here are a few simple things you can do to help you take care of your health and wellbeing when you're caring. They might seem basic, but they're easy to forget when you're busy and they make a big difference to how you feel.

#### Stay hydrated

When you're rushing here, there and everywhere you can end up going for hours without a drink. But dehydration affects your concentration, focus, memory and reaction times. You may also feel dizzy and experience headaches.

**TOP TIP:** Try keeping a bottle of water handy at all times. You could also set regular alarms to remind you to top up your H2O levels.



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#### Exercise

Finding time for just 15 minutes of physical activity can benefit your physical and mental health. Pick something you enjoy, whether it's yoga, running, or gardening.



**TOP TIP:** It doesn't need to take a lot of time – just slipping in a brisk 10 minute walk 3 times a day can improve your health as much as doing 10,000 steps (research from the BBC's 'Truth about Getting Fit' programme).

#### Eat well

Eating the right foods can do wonders for your energy levels, meaning you can do more of the things you enjoy. Take a look at our video guide, 'Nutrition for Improved Energy, Brain and Sleep', along with recipe ideas and more at [caba.org.uk/nutrition](http://caba.org.uk/nutrition)



**TOP TIP:** It's tempting to snack on chocolate and crisps when you're on the go, but this plays havoc with your blood sugar and energy levels. Try keeping a bag of nuts, berries or edamame beans with you for a healthier option.

#### Take a break

Caring can be exhausting. It's important to give yourself time to rest and relax. But this can be difficult if you're worried about leaving your loved one or arranging care while you're away. Our dedicated carer support team can help you explore your options, make practical arrangements and in some cases provide financial support. So you can take a break with complete peace of mind.



## Recipe Corner

### STUFFED PEPPERS WITH COUSCOUS, COURGETTE AND MOZZARELLA

A colourful Mediterranean-style dish with sun blushed tomatoes and melting mozzarella, easy to whip up after a busy day.

Serves: 4 Ready: 30 mins

#### Ingredients:

- 4 red peppers, halved
- Olive oil
- 15g (1/2 oz) butter
- 1 courgette, finely diced
- 110g (4oz) pack lemon and coriander couscous
- 85g (3oz) sunblush tomatoes, chopped
- 3tbsp chopped fresh basil leaves
- 125g (4 1/2 oz) pack mozzarella
- Green salad, to serve

#### Top tip:

To give the stuffed peppers a Greek twist, add olives, parsley and feta to the couscous.

Read more at [goodtoknow.co.uk/recipes/stuffed-peppers-with-couscous-courgette-and-mozzarella](http://goodtoknow.co.uk/recipes/stuffed-peppers-with-couscous-courgette-and-mozzarella)

#### Method:

1. Brush the peppers with a little olive oil. Place on a baking sheet or roasting tray cut side down and grill under a medium heat for 5 mins. Turn and grill for a further 5 mins or until the peppers are tender but not collapsed
2. Meanwhile, melt the butter in a pan and cook the courgette until golden. Add the couscous and cook for 1 min. Add 200ml (7fl oz) boiling water, stir and remove from the heat. Cover and leave to stand for 5 mins
3. Stir the tomatoes and basil into the couscous and use this mixture to fill the peppers. Top each one with a slice of mozzarella
4. Place the stuffed peppers under the grill for 2-3 mins until the mozzarella has melted
5. Serve your stuffed peppers, warm or cold, with a green salad





# Book corner

There's nothing better than sitting down with a good book.  
Here are some of our recommendations for a great read...



## **The Bell – Iris Murdoch**

Set within Imber Court, a lay community just outside the walls of an Anglican Convent, the characters and their struggles with spiritual and human love are fascinating. And if you enjoy *The Bell*, there are plenty more from Iris Murdoch to choose from.

## **The Mitford Girls: The biography of an extraordinary family – Mary S. Lovell**

An extraordinary story of one family; 6 sisters at odds against the backdrop of the second world war. Historical characters like Winston Churchill and Oswald Mosley leap from the pages, giving the reader a marvellous insight into a close family who were pushed apart by politics and war.

## **A Prayer for Owen Meany – John Irving**

A very American book, also full of wonderful rich characters, *A prayer for Owen Meany* is the story of 2 lifelong friends and their eventful lives as boys and men, played out against the background of middle America as it goes headlong into the Vietnam war. A compelling, unputdownable book!

## **Sovereign – C.J. Sansom**

Set during King Henry VIII's progress to York in the autumn of 1541, this book shows the darker side of Tudor life. York is full of rebellion against the ageing king and no one seems safe from spies and conspirators. Our hero, a mild mannered lawyer, Matthew Shardlake, has to solve a variety of heinous crimes, including against his own person!

## **PROVIDING LIFELONG SUPPORT TO PAST AND PRESENT ICAEW MEMBERS AND THEIR FAMILIES**

Call CABA +44 (0) 1788 556 366

CABA 24 hour helpline 0800 107 6163 (UK only)

Talk to us 24 hours a day [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

Email [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk)

All calls are strictly confidential

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**Tell us what you think:**

We hope you've enjoyed reading this issue of *Care matters*. We'd love to hear what you think about our newsletter. To let us have your feedback simply answer the questions below and send them back to us in the post using this detachable freepost form.

**1. Did you find the information in this issue of *Care matters* useful?**

☐ Yes   ☐ No

**2. What did you enjoy the most (please state)?**

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**3. Is there anything we could do to improve *Care matters* (please state)?**

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**4. What would you like to read about in future issues (please state)?**

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**5. Would you like to receive future copies of *Care matters*?**

☐ Yes   ☐ No

**(Optional)**

Name:

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