

MONTHLY QE STAFF ADVICE BULLETIN

ISSUE 2: BEING A CARER

What support is available for carers who work?

What help can you get with childcare costs?

What support is available for carers who work?

There are millions of unpaid carers in the UK, and if you are one of them, you may be able to access more support than you first imagined. Support is available to unpaid carers who are combining care with paid employment, including welfare benefits to supplement your income and support, and practical help to reduce the strain on you and the person you're caring for.

We often hear of the challenges facing the care sector, however, less is said about the people who aren't part of the formal support system, but who are as important to the friends and relatives that are in their care. Sometimes referred to as 'Hidden Carers,' or 'Sandwich Carers', there are estimated to be over 5 million unpaid carers in the UK who are caring alongside their paid employment. If you are caring for someone, but don't see yourself as a carer, you may be missing out on support that could make life easier for you and the person you care for.

Support initiative '[Invisible Army](#)' aims to 'shine a light on unpaid carers to make the challenges and joys carers cope with every day visible'. They have defined unpaid carers as 'someone who provides support to family or friends who cannot manage without this help. **This can be caring for a relative, partner or friend who is ill, frail, disabled or has mental health or substance misuse problems.** All while not receiving living wage.'

Does this include you?

There are many reasons why you might be caring for someone but not recognise yourself in that way, because, for most people, caring for a loved one is an expression of their relationship with that person rather than something more formal. But research tells us that if people who have caring responsibilities don't realise it, they don't access the support that's available. This can take a severe toll on their wellbeing, which in turn can ultimately have an impact on their ability to carry out the caring role.

Carers UK's State of Caring 2018 Survey showed that 72% of carers had experienced challenges with their mental health whilst caring, and 61% had difficulties with their physical

health. This can be the result of anything from pulling a muscle from excessive lifting to excessive tiredness due to overnight caring responsibilities.

Some carers unfortunately find that they have no option other than to reduce their work hours to fit in the time to provide an appropriate level of care. This obviously leaves them out of pocket and often concerned about making ends meet. Travel costs and unpaid time off work to attend medical appointments can create another layer of challenges.

This is why recognising when you're a carer, and knowing what support is available to you as a carer, is so important.

3 ways unpaid carers may be able to get financial help through the welfare benefits system

1. If you earn less than £128.50 per week after tax and National Insurance, you may be eligible for [Carer's Allowance](#) (Currently £67.60 per week). The person you care for must be on a qualifying disability benefit and you must provide care for 35 hours a week or more to qualify. However, this can include time spent shopping and running errands, helping with bills, providing emotional support, or sleeping over at their house. It is quite feasible that you could be earning a wage and still qualify for this benefit.
2. If you qualify for [Universal Credit](#), you may be able to claim the Carer element in addition to any other elements that you receive, so it's important to let the DWP know that you are providing care as well as working.
3. You may also be able to get [Carer's Credit](#), a top-up of your National Insurance record, if you are caring for someone at least 20 hours a week, and this has reduced your income to a point where you are no longer paying National Insurance. State Pension calculations are based on your National Insurance record so this could make a real difference so is definitely worth checking out.

A Carer's Assessment is free and can make a real difference

If you are over 18 and providing care you would be advised to apply for a [Carer's Assessment](#) to assess your needs as a carer to ensure that you have the right support to care for your loved one. The Assessment is free and carried out by the local authority or a local carer's organisation like Gateshead Carers. It takes about an hour, and it can be done over the phone or online. You'll be asked how you are coping with caring. Be honest about how it is affecting your physical and mental health, your work, your relationships, and the impact on your free time. You aren't being judged – the assessment is trying to identify the exact support you need.

When the assessment ends, there is a wide variety of help that may become available. For example, you might get help with taxis, access lifting hoists or make changes at home to help with mobility. You may be able to access respite services, to have a break from caring. You may get membership of a gym to help relieve stress. You could be put in touch with a local support group or given access to funds that may even be able to help with holidays. The report that you receive can also help with health services as it acts as evidence that you are a carer, and it can



be added to your medical records with your GP, triggering carer stress check-ins from your surgery.

ASK FOR HELP as soon as you can

What help can you get with childcare costs?

Did you know that if you're working and in receipt of Universal Credit, you can get up to 85% of your childcare costs met by claiming the Childcare Element of that benefit? You can receive as much as £646.35 per month for one child or £1,108.04 for two or more children towards your childcare costs.

3 ways you may get financial help when combining childcare with caring responsibilities

1. If you are a couple with children and claim Universal Credit to top up your earnings, and your partner has caring responsibilities for someone, you may be able to claim Childcare Element for your children's care. This removes the conflict that some carers may face, having to choose between looking after their children or looking after a parent or other family member.
2. If you claim Universal Credit and you have caring responsibility for your partner, and they in turn look after your children, but due to a long-term health condition or disability they are now struggling while you're at work, you may also be able to claim the Childcare Element for your children's care. This not only relieves the potential strain on your partner but means that you can focus on your caring responsibilities whilst your children are with their childcare provider.
3. There may be a situation where you have caring responsibilities for a partner, and you look after your children too. If you are temporarily removed from the home – admitted to hospital, for example – you will be able to claim the Childcare Element of Universal Credit whilst you are away, so that your children can be cared for in your absence.

These situations may seem complicated, but they are more common than you think. It is always best to talk to your Social Welfare Adviser at Citizens Advice Gateshead about your individual circumstances to see whether there is any additional help you might not be aware of.

For direct access to social welfare advice from your Citizens Advice Gateshead team, email qestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.

