

Advice for carers

A practical guide



Home
& care



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the lives of people in later life.***

Age UK is the new force combining

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This guide was printed in September 2010. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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British Gas and Age UK have been working in partnership for 11 years on a wide range of initiatives to support people in later life. We are proud to be able to continue our sponsorship.

Introduction

Caring for a friend or relative can be a rewarding and fulfilling experience. It is also a big undertaking that, on occasion, can leave you feeling tired and stressed. But there is support available.

Whether you have been a carer for a long time or have recently joined the millions of people across the UK who are caring for a relative or friend, you may wish to know more about the support available to you and the person you care for.

This guide looks at both the practical side of caring – the benefits you can claim, how to arrange flexible working hours, how to organise respite care – and the emotional side, such as the impact on your health and social life. It aims to let you know where to go for help, so you do not feel you have to manage on your own.

As far as possible, the information in this guide is applicable across the UK, but different arrangements may apply in Wales, Scotland and Northern Ireland.

Key



This symbol indicates where information differs for Wales, Scotland and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Note that when we refer to the local social services department, this term includes the Social Work Department in Scotland and the Health and Social Services Trust in Northern Ireland.

Are you a carer?

If you look after your partner, or a relative or friend who needs help because they are ill or disabled, then you are a carer. You may have looked after someone for a long time without ever thinking of yourself as a carer.

There are different ways in which you may care for someone else. For instance, you might:

- visit a relative who lives far away once a month to check on their wellbeing
- arrange hospital appointments by telephone for a parent
- live close enough to a disabled friend to be able to drop in every day to provide a meal and some company
- move in with a relative to help them recuperate after a major operation
- be on hand to provide 24-hour constant care for your partner.

Whether or not to take on a caring role is a decision that many of us will have to make at some point in our lives. Becoming a carer can be rewarding, but also overwhelming and demanding. Take time to review your options to ensure that you make the best decision for both you and the person who needs care. Getting help from friends and family can ease the stress, and your GP and social services should be able to provide support.

what next?

Visit the 'New to caring?' section of the [Carers Direct website](#) (see page 31). Age UK produces the *LifeBook*, where you can keep useful information in one place. For your free copy, please call 0845 685 1061.

Your rights as a carer

As a carer, you have certain basic rights. You have the right to:

- have your views taken into consideration by social services when they are deciding how best to provide for the person you care for
- a carer's assessment (see page 5).

You may also have the right to:

- request flexible working from your employer (see page 18)
- receive financial support through Carer's Allowance (see page 9)
- assistance from social services, such as practical help at home, help with taxi fares, counselling to deal with stress and information about local support groups (see page 5)
- arrange respite care to give you a break (see page 24).

If you spend a lot of time caring for someone, you will have your own needs as a carer. Make sure you do not overlook these: making time for yourself and being aware of your limits is crucial to your health and wellbeing (see pages 20–21).

In June 2008, in England, the Government launched a National Carers' Strategy, a ten-year vision for improving support for carers. It aims to ensure that carers are treated with dignity, have access to the services they need, have a life of their own, are not forced into financial hardship and are helped to stay well.

-  A separate carers' strategy has been produced in Wales. In Scotland a new strategy for carers will be published during 2010.

what next?



In England, get a copy of the National Carers' Strategy from the Department of Health by calling 0300 123 1002 or download it from www.dh.gov.uk. In Wales, contact the Welsh Assembly Government on 029 2068 1239 for a copy of its carers' strategy or download it from www.wales.gov.uk. In Scotland, you can download a copy of its strategy at www.scotland.gov.uk

Support with caring

Caring for someone can be difficult and there can be lots of reasons why you might need support.


- You may find certain tasks difficult to carry out for health or personal reasons.
- It may be hard finding time for yourself, your family and friends.
- The condition of the person you care for may have become worse.

Ask your local council social services department to carry out an assessment of your needs. Their number should be in your phone book. You are entitled to your own carer's assessment, regardless of whether the person you care for is having their needs assessed.

The kind of help and support you can get includes respite care to give you a break (see page 24); emotional support from other carers; help with caring; and equipment to help you (our free guide, *Adapting your home*, has more information on this).

Before you have an assessment, think about the following:

- Are you getting enough sleep?
- Can you get out and do things by yourself?
- Is your health being affected by caring?
- Can you cope with other family commitments?
- Is juggling work and caring difficult?
- Are there any other issues that may affect your ability to continue caring?

 If you live in England, Wales or Northern Ireland you can have services provided directly to you but may be charged for them. If you live in Scotland, you can't receive services in your own right. But the social work department should take your needs into account when the person you care for has an assessment of their needs.

**what
next?**

Contact Carers UK for further support and advice (see page 31). Visit Carers Direct for detailed advice on preparing for a carer's assessment (see page 31).

Caring from a distance

If you live a long way from your relative, making sure they are properly cared for as they get older can be a challenge. However, a planned, organised approach will help make your life easier. Think carefully about the following points and don't over-commit yourself

- Being a distance-carer can be time-consuming and expensive: you may find yourself driving miles every weekend. Can you afford the time and the money to pay for fuel?
- Can anyone else share the responsibility? Could they contribute towards the costs, even if they're not able to be there very often?
- Travelling and looking after people are both tiring – have you got the health and energy you need?
- Carers may be entitled to benefits (see page 9).
- The local social services department can assess your and your relative's needs and may provide services to support you both.
- Could your relative's local Age UK/Age Concern* provide services to help them, such as home visits or Handyperson, which can help with minor home repairs?
- Have you and your relative considered other options – perhaps retirement housing, moving to a care home, moving your relative closer to you or perhaps in with you?

* Many of our local partners will remain Age Concern for a while yet.

- Have you asked what the person you care for wants and needs?
- Have you considered installing a community alarm in case the person you care for has a fall or needs help when you are not there?

what next?

Make sure the person you care for has had a community care assessment. They may be entitled to care at home that will ease the burden on you. For more information about retirement housing, read our free guide, *Housing options* (see page 30). Many local authorities run their own community alarm scheme. For more information about Age UK's Personal Alarm Service, please call 0800 77 22 66.

A planned, organised approach will help make your life easier if you live a long way from your relative.



Carer's Allowance

The main welfare benefit for carers is called Carer's Allowance. To qualify for Carer's Allowance you must:

- spend at least 35 hours a week caring for a disabled person
- be caring for someone who receives either the highest or middle rate of Disability Living Allowance care component, Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Disablement Benefit or War Disablement Pension
- not be in full-time education or earning more than £100 a week.

Carer's Allowance is paid at £53.90 per week.

If your State Pension is more than £53.90 a week, you will not be paid Carer's Allowance but you should be awarded an 'underlying entitlement'. If you get Carer's Allowance or have been awarded an underlying entitlement, you will qualify for a carer premium which will be added to any means-tested benefit you claim, such as Pension Credit, Housing Benefit or Council Tax Benefit. It will increase the amount you get.

However, claiming Carer's Allowance can mean that any income-related benefits that the person you care for receives are reduced. Check whether this is the case before making a claim.

what next?



For more information, read our free factsheet, *Carer's Allowance* (see page 30). Call the Benefit Enquiry Line (see page 30) from anywhere in the UK to request a claim form. If you live in England, Scotland or Wales, you can also request a form from the Carer's Allowance Unit (see page 30) or make a claim online at www.dwp.gov.uk/carersallowance. In Northern Ireland, you can request a form from the Disability and Carers Service (see page 34).

Carer's Credit

If you give up work to care for someone, you may be worried that not paying National Insurance (NI) will mean you are losing out on your entitlement to a State Pension. The amount of State Pension you get usually depends on how many qualifying years of National Insurance you have built up. However, if you are a carer, there is a system in place to protect your entitlement to basic and additional State Pension.

From 2010, the Government has introduced a new weekly NI credit for carers, known as Carer's Credit. This replaces the old system of Home Responsibilities Protection (HRP), which worked by reducing the number of qualifying years needed for a full basic State Pension to as few as 20. Past years of HRP will be recalculated into years of Carer's Credit, which will count towards your basic State Pension. You will automatically get Carer's Credits if you are already claiming Carer's Allowance. If not, you will need to apply for them. Call the Carer's Allowance Unit on 0845 608 4321 for more information.

what next?

See our free guide, *Claiming benefits: a guide for people over State Pension age*, for more information about State Pensions. Carers UK produces a free guide called *Caring about your pension* and another called *Looking after someone: a guide to carers' rights and benefits* (see page 31).

Disability benefits for the person you are caring for

If the person you care for needs extra help with mobility, or with personal care such as dressing or washing, they might be eligible to claim either Disability Living Allowance (DLA) or Attendance Allowance (AA).

Disability Living Allowance (DLA)

If the person you care for is under 65 and needs help with either personal care or walking around, they can claim DLA. This is divided into two components:

- Care: they must need help with things like washing, dressing and eating, or need someone to watch over them to keep them or others safe.
- Mobility: they must have difficulty walking outdoors.

They can claim one component or both, depending on their disability. The components are paid at different rates depending on their level of difficulty.

Attendance Allowance (AA)

If the person you care for is over 65 and needs help with their personal care, they can claim Attendance Allowance. There is no mobility component to AA. There are different rates depending on how their disability affects them.

Ask the local council to suggest homes available within its price range.

what next?

For more information, see our free guides, *Claiming benefits: a guide for people over State Pension age* and *Claiming benefits: a guide for people of working age*. Our free factsheets, *Attendance Allowance* and *Disability Living Allowance*, provide more detailed information (see page 30).

If the person you care for needs extra help with mobility, or with personal care such as dressing or washing, they might be eligible to claim either Disability Living Allowance (DLA) or Attendance Allowance (AA).



Making an application for disability benefits

You may need to help the person you care for fill in any application forms to claim a disability benefit (and if they are mentally incapacitated or terminally ill, you can claim it on their behalf). Most claims are decided solely on the information on the claim form, so it is important to clearly explain the problems caused by the person's disability or health conditions.

You can get a claim form for DLA or AA by calling the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55). Or pick up the Department of Work and Pension's leaflets about DLA or AA from an advice agency and return the tear-off slip.

When filling in the form, do not underestimate the person's needs. Ask them to think about all the things they can't do or have difficulty with.

- Describe any accidents or falls they have had.
- Explain the effects of all their disabilities and health conditions, and how they interact with each other.
- List things they struggle to do unaided, even if they have developed special ways to cope with certain activities. If an activity takes much longer than it would somebody without a disability, or if it is difficult to do safely, that can be taken into account.

Common needs to include

This section looks only at the care needs of the person you look after. Remember to include their mobility needs if they are applying for DLA.

Listed below are some examples of what to include when explaining what help the person you care for needs. Use these suggestions as a guide, but give plenty of information in your own words about their personal circumstances.

Washing, bathing and looking after their appearance

Do they need help getting in and out of the bath or shower; adjusting shower controls; shaving, putting on make-up; washing or drying their hair?

Going to the toilet

Do they need help adjusting their clothes after using the toilet; finding the toilet in unfamiliar places; using the toilet during the night; changing clothes or bedding if they have an accident?

Getting dressed or undressed

Do they need help with fastenings, shoelaces and buttons; to recognise if their clothes are on inside out, or they are wearing odd socks?

Mealtimes

Do they need help reading cooking instructions and use-by dates; using the cooker, microwave and other kitchen equipment such as knives?

Help with medical treatment

Do they need help to identify their tablets; to measure out liquid medicine; to read and understand instructions about taking medication; to manage diabetes; to recognise if their condition deteriorates; to change batteries in their hearing aid?

Getting around indoors

Do they need help to navigate stairs safely; to get up from a chair; to get in and out of bed; to move safely from room to room?

What if the application is turned down?

If your application is turned down, ask your local Age UK/ Age Concern or Citizens Advice Bureau about whether you should challenge the decision. They may be able to help you fill in the form to increase your chances of being awarded AA. Look at all the common needs in the previous section; did you miss any out?

To qualify for the lower rate of AA, the person you care for needs to show they need help ‘frequently’, so make sure you have included as many examples as possible, i.e. if they need help looking after their appearance this could add up to six or seven times a day if you include help to check their clothes are clean after a meal, help to find matching shoes to go out, and so on.

Remember that the person’s needs may change and increase, so even if they are not eligible for DLA or AA now, they may be able to claim successfully in the future.

Different ways to fund care

If the person you care for has been assessed as needing help from social services, they may be eligible for direct payments (sometimes called Self-Directed Support in Scotland).



These are cash payments enabling people to arrange and pay for their own care and support, rather than receiving services directly from their local council. They aim to give people more control and flexibility over the care they receive.

In certain circumstances, this will allow the person you look after to employ you as their carer. However, unless the council decides that exceptional circumstances make it necessary, you cannot receive direct payments from your spouse, civil partner, live-in partner, or a close relative who lives with you (or their spouse or partner).

Alongside direct payments, the Government is developing personal budgets. These aim to give people even more choice and control over the services they receive, and how they are funded. They have already been introduced in some areas of the country.

Direct payments and personal budgets are not suitable for everyone and the person you care for will need to think carefully before accepting them. They should contact their local social services department for more information.

what next?

See our free factsheet, *Self-directed support: direct payments, personal budgets and individual budgets*, for more information. You could also ask for our free guide, *Help in your home*, for information about what help you might get from your local authority.

You could contact an independent financial adviser through a personal recommendation or through organisations such as unbiased.co.uk or www.thepfs.org. For details of Age UK's IFA service provided by The Co-operative Independent Financial Advisers, please call us on 0845 685 1077.

If the person you care for has been assessed as needing help from social services, they may be eligible for direct payments.



Work and caring

If you are working as well as caring for someone, you may need flexible working arrangements. Common types of flexible working include part-time, flexi-time (where you choose when to work), compressed hours (working your agreed hours over fewer days), job sharing or homeworking.

Carers have the right to request flexible working from their employer under the Work and Families Act 2006, but the employer does not have to agree to it. You can make a request if you have been working for your employer for at least six months; and

- you are a parent with a child or children under 17 or a disabled child or children under 18

or

- you are a carer who cares for a spouse, partner, civil partner or relative who lives with you, or you live at the same address as the adult in need of care.

You can make one request for flexible working per year but if your circumstances change, your employer may be understanding of your needs. If you do not have the legal right to request flexible working you can, of course, still ask your employer if you can work flexibly. You may find they are willing to consider your request.

**what
next?**

For more information about work and caring, call Carers UK (see page 31). Use the interactive tool on the Directgov website to see if you have the right to request flexible working. Visit www.direct.gov.uk/en/Employment/Employees/Flexibleworking

If you are working as well as caring for someone, you may need flexible working arrangements. You have the right to request flexible working from your employer.



Your health

Caring can have a significant impact on both your physical and emotional health. When you are caring for someone else, it is easy to overlook your own health needs, but it is important to stay as healthy as possible.

Tell your GP that you are a carer. They will be able to offer advice and support such as:

- providing information about medical treatments for the person you care for
- carrying out home visits to you or the person you care for, if your caring responsibilities make it difficult to get to the GP surgery
- arranging appointments for you and the person you care for at the same time to avoid having to visit the surgery twice
- arranging for repeat prescriptions to be delivered to your local pharmacy to save you from picking them up from your GP surgery
- providing supporting letters and information to help you and the person you care for access some benefits.


Also, carers of people with serious or ongoing health conditions may qualify for a free annual flu jab.

Don't forget about your emotional health. If you are struggling to manage or feeling isolated or depressed, let your family and friends know. Joining a carers' support group may help – you can meet carers in similar circumstances to your own, make new friends and get advice. Ask your GP about local groups.

**what
next?**

Contact the Princess Royal Trust to find your local Carers' Centre. Its services include offering emotional support to carers from staff, trained volunteers and other carers (see page 34).

***When you are caring
for someone else,
it is easy to overlook
your own health needs,
but it is important to stay
as healthy as possible.***



‘Mum now goes to the day centre once a week and really looks forward to it.’

Jane juggles working full-time with caring for her mum with her two brothers, although she is the primary carer. They all live a long way from their mum, but Jane visits as often as she can and calls frequently, as well as relying on other support networks.

‘My mum is in her late 80s. She lives in a flat on her own about 300 miles away and is about 200 miles from my two brothers. Her health has deteriorated over the past three years and she doesn’t go out alone any more. I phone several times a week and try to visit every month so I can take her out, help with paperwork and be there for hospital appointments. It’s difficult to fit everything in as I work full-time but she so looks forward to my visits.

‘There is always the worry that something will go wrong and none of us is near enough to get there quickly. But we are somewhat reassured because she always wears her community alarm pendant and we have confidence in her support network. She has a good GP practice and a lady who comes to clean and shop but is more like a friend. I approached social services about some concerns I had and she now has carers who come in the morning. Several years ago a neighbour suggested we contact Age Concern for help with an attendance allowance claim. Mum now goes to their day centre once a week and really looks forward to it. They helped us in the past to find out what was available locally, so I know where to go for help if things change.’



Having a break from caring

When you are taking care of someone, you need to remember to take care of yourself. Having a break doesn't mean you are letting down the person you look after, or saying you don't care – it is a sensible and realistic thing to do. A break will help you pursue your own interests, catch up with friends, run errands, or simply rest and recharge your batteries.

Your local authority has a responsibility to arrange services that help you take a break from caring. This is known as respite care, which includes:

- Services at home – sitting and talking with the person you care for, cooking for them, helping them get dressed or taking them on outings.
- Day care – day centres offer social activities and outings for disabled adults, and sometimes workshops and training. Most can arrange transport to and from the centre.
- Residential care – care homes can provide short-term care for the person you look after. Care homes are expensive, so ask social services or your health authority for help in paying.

In some areas, respite care is provided as a result of your carer's assessment, while in others it is provided through a community care assessment for the person you look after. It is best, therefore, to make sure you are both assessed.

what next?

Ask your social services department about what services are available in your area. Services may be provided by voluntary organisations, social services, health authorities or private agencies.

What happens to my Carer's Allowance when I have a break?

If you have time off from caring, there are special rules to decide whether you will continue to receive Carer's Allowance or whether the payment will be suspended. The rules are quite complicated, so get specialist advice from the Carer's Allowance Unit (see page 30). However, the basic rules are:

- you are allowed four weeks off from caring in any 26-week period without your Carer's Allowance being affected
- if you go into hospital, your Carer's Allowance will stop after 12 weeks; this may be sooner if you've had any other breaks from caring within the last 26 weeks
- if the person you are caring for goes into hospital, you may be able to get Carer's Allowance for up to 12 weeks in any 26-week period.

The disability benefits of the person you care for will be affected if they have a lengthy stay in a care home (see 'When caring ends', page 28).

what next?

When you have a break from caring, always inform the Carer's Allowance Unit where you made your claim (or the Disability and Carers Service in Northern Ireland)

- ① – see pages 30 and 34 for contact details. If your Carer's Allowance is stopped, reapply for it as soon as you start caring again.

Caring and other activities

You may feel that your life revolves around caring and you have little opportunity to do other things. If you are able to, you may find it helps to take part in a hobby or activity. This could be something you enjoy doing at home by yourself or something you go out to do, like an exercise group. You may want to learn a new skill by going to an evening class close to you. This could also be a good way of meeting new friends.

Taking part in an activity or hobby you enjoy will give you the opportunity to do something for yourself – it's important that, as a carer, you have your own interests and make time where you can to pursue them.

what next?

Your local library is an excellent source of information about social activities, events, education and courses. Contact U3A (University of the Third Age) to learn about courses in your area (see page 34).

***It's important that,
as a carer, you have
your own interests and
make time where you
can to pursue them.***



When your caring role changes

If the condition of the person you have been caring for deteriorates and, for whatever reason, you are no longer able to provide the care they need, then it is time to think about arranging a different system of care.

The person you look after may require more support than you have the time or energy to give. Ask their local social services department to assess or reassess their care needs. Their changing health needs may entitle them to more services and support at home than before. Get a carer's assessment for yourself too, as you may be entitled to extra support.

If, however, the person you care for needs more intensive care, they may need to consider the possibility of moving into a care home. This is a big decision and you should both take the time to look at all the options open to you. Think about other types of housing that may be suitable, such as extra-care sheltered housing. See our free guide, *Housing options*, for more information.

You may continue to provide some care for the person you look after, or you may find that your caring role has come to an end. If this is the case, read the next section, 'When caring ends'.

what next?

For information on finding and paying for a care home, see our free guide, *Care homes*, and our *Care homes checker*, a pocket-sized list of questions to ask when viewing a care home. You could also order a copy of our priced book, *Find the right care home*. To order copies, call Age UK Advice on 0800 169 65 65.

When caring ends

Caring comes to an end when the person you are looking after moves into a care home, or when they die. Whatever the reason for your role as a carer ending, you may experience mixed emotions. You may feel guilty about feeling relieved that you can have your life back, but also grief, emptiness and loneliness.

If the person you care for has moved into a care home

This might have been a difficult decision, and perhaps you feel you have let down the person you were looking after. Remember, you are only human and there are limits to the care you can provide at home. If you are becoming exhausted or the person you care for is getting worse, a care home can be the best option for you both.

If you find you are still spending a lot of time caring for the person, you may still be entitled to a carer's assessment (see pages 5–6). You also still have the right to request flexible working (see page 18).

Once the person you care for stops getting disability benefits (usually after four weeks), you will no longer be entitled to Carer's Allowance. If you received a carer premium with means-tested benefits (see page 9), this will continue for an extra eight weeks after your Carer's Allowance stops.

what next?

This could be a good opportunity to get a benefits check to make sure you are claiming everything you are entitled to. Drop into your local Age UK/Age Concern to get one. Also see our free guides, *Claiming benefits: a guide for people over State Pension age* and *Claiming benefits: a guide for people of working age*.

If the person you care for has died

As well as the loss of the person you cared for, you may also face the loss of the relationships you built up with the professionals involved in their care. Being a carer can be demanding and you may have lost touch with family and friends; getting back in contact with them or meeting new people may be the last thing you feel like doing while coping with a bereavement. As a result, you may feel very alone or isolated.

It may help to talk to family and friends who knew the person you cared for, to share memories and support each other. Or you might prefer to contact an organisation that offers support for people who have suffered a bereavement. Specialist organisations such as Cruse Bereavement Care (see page 33) can offer counselling, advice and practical help, and put you in touch with local bereavement groups. Whatever you do, remember that you do not have to cope alone. There is help out there for you from people who understand what you are going through.

You can continue to get Carer's Allowance for up to eight weeks after the death.

what next?

For more information about managing after a death, see our free guides, *When someone dies* and *Bereavement*. Carers UK produces a free guide in partnership with Help the Hospices, called *When caring comes to an end*. Call Help the Hospices on 020 7520 8200 to order a copy, or download it from www.helpthehospices.org.uk

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org.uk

Benefit Enquiry Line

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

Carer's Allowance Unit

Tel: 0845 608 4321

Carers Direct

Help and support if you want to talk to someone about your caring role and the options available to you.

PO Box 4338
Manchester M61 0BY

Tel: 0808 802 0202
www.nhs.uk/Carersdirect
www.carersdirectenquiry.nhs.uk (online enquiries)

Carers UK

Provides information and support for carers including information about benefits.

20 Great Dover Street
London SE1 4LX

Careline: 0808 808 7777
Publication order line: 0845 241 0963
Email: adviceline@carersuk.org
www.carersuk.org

Citizens Advice Bureau (CAB)

National network of free advice centres offering free, confidential and independent advice, face-to-face or by telephone.

Tel: 020 7833 2181
(for details of your local CAB; or see phone book)
www.citizensadvice.org.uk
www.adviceguide.org.uk

Crossroads Care

Offers practical help and assistance to carers.

Crossroads Care
(England and Wales)
10 Regents Place
Rugby CV21 2PN

Tel: 0845 450 0350
www.crossroads.org.uk

Crossroads Caring
(Scotland)
24 George Square
Glasgow G2 1EG

Tel: 0141 226 3793
www.crossroads-scotland.co.uk

Crossroads Caring for Carers
(Northern Ireland)
7 Regent Street
Newtownards
County Down BT23 4AB

Tel: 028 9181 4455
www.crossroadscare.co.uk

Cruse Bereavement Care

Counselling and advice service for bereaved people that also offers advice, information and practical support.

Tel: 0844 477 9400 (lo-call rate)

Email: helpline@cruse.org.uk

www.cruse.org.uk

In Northern Ireland, contact Cruse Bereavement

Northern Ireland:

Knockbracken Healthcare Park

Graham House

Belfast BT8 8BH

Tel: 028 9079 2419

www.cruseni.org.uk

In Scotland, contact Cruse Bereavement Scotland:

Riverview House

Friarton Road

Perth PH2 8DF

Tel: 0845 600 2227

www.crusescotland.org.uk

Directgov

Provides information on public services such as benefits, jobs, pensions and health services.

www.direct.gov.uk

Disability and Carers Service (Northern Ireland)

Castle Court
Royal Avenue
Belfast BT1 1HR

Tel: 028 9090 6186

Princess Royal Trust for Carers, The

Operates UK-wide and runs over 140 Carers' Centres that provide information and advice to carers.

Unit 14, Bourne Court
Southend Road
Woodford Green
Essex IG8 8HD

Tel: 0844 800 4361
Email: info@carers.org
www.carers.org

U3A (University of the Third Age)

Provides a chance for older people to study a wide variety of subjects in local groups. The emphasis is on learning for pleasure, so there are no accreditations or qualifications.

19 East Street
Bromley
Kent BR1 1QH

Tel: 020 8466 6139
www.u3a.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. Thank you.

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Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

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I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

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Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: / /
(please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

Age UK publishes a range of books on issues relevant to people as they get older. Browse our online bookshop at www.ageuk.org.uk/bookshop

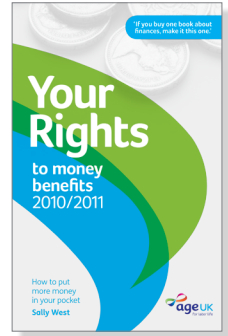
Your Rights to money benefits 2010/2011

Sally West

Updated each year after the Budget, this book contains comprehensive details on the benefits you may be entitled to in retirement, including:

- pensions and retirement
- financial help for those on low incomes
- benefits and financial support for disabled people and their carers
- other types of financial support.

Paperback £5.99



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/homeandcare

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Adapting your home*
- *Care homes*
- *Staying steady*

Age UK offers a wide range of products and services specially designed for people in later life, for more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



* Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on the 1st April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8804 09/10