

# Now that you are no longer a carer

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# Introduction

This booklet has been prepared to help you at a difficult time in your life, when there are major changes to adjust to.

Carers' Centre staff can help and advise you about what to do when the person you have been caring for dies. Some of the subjects in this booklet will also apply if the person you are caring for moves permanently into nursing or residential care.

The issues that arise are the same, whether you have been caring for many years, or just a short time, and whether the person you cared for was a partner, child, parent or friend – young or old – with any type of illness or disability.

If the person you have been caring for has died, the first issue to deal with is that of bereavement.

Together with coping with your feelings and emotions, there are some legal and practical matters that have to be dealt with quickly, as well as those which can wait until later.

The person who is most likely to have been neglected at this point is you, the carer, so this is a time to take care of yourself, and to take stock.

What does the future hold? What skills, abilities and experience can you draw on? How can we help?

If you need support, or want advice/information on any of the following topics,

- ❖ Looking after yourself
- ❖ Bereavement
- ❖ Coping with change
- ❖ Legal and practical matters
- ❖ Your finances
- ❖ Housing
- ❖ Looking for work/training
- ❖ Useful contact numbers
- ❖ Ongoing support
- ❖ The Centre's policy on bereaved carers

Then ask a member of staff who you feel comfortable with, and they should be able to help. Either he/she, or a colleague, will offer advice, information and support, and will be able to explain the Centre's policy which has been devised for former carers.



## Bereavement and coping with change

Everyone's experience of grief will be different. There is no right or wrong way to feel. Grief is a process which may involve feelings of sadness, shock, guilt, anger, resentment and depression. Everyone has their own way of coping with this range of emotions, which may take months to resolve into more comfortable feelings which can begin to comfort, rather than hurt.

Even when a death has been expected, it can still cause feelings of shock and distress when it actually happens. Feelings can be very jumbled and confusing, so it is important to take time to grieve, identify your feelings, and accept them as part of the overall healing process.

As well as losing the person who was close to you, your status may have changed. You may no longer be a partner, a parent or someone's child. The funeral may help this process, because it looks at the person's whole life, and the person they were, rather than the impressions of the person which have been left by recent, difficult times.

Feelings of shock can be quite physical. You may experience feelings of dizziness and disorientation, faintness and nausea. It may be difficult to collect your thoughts, and to concentrate for long enough to complete a task.

Alternatively, you may feel relief that you no longer have caring responsibilities, and glad to have recovered your freedom. This may cause feelings of guilt, but you should feel reassured that you did the best you could for the person you were caring for, and that this freedom is well deserved.

You may also feel anger and resentment towards the person who has died, for all the time you have lost to your caring role. These feelings are completely natural, and you may find it helpful to talk to someone you trust about how you are feeling.

The loss of a loved one often means that you will need to adapt to changes to your life, as well as the bereavement itself. Life must go on, albeit without the person you were caring for. Some people become depressed when faced with major changes in their lives, and particularly when they are left alone.

When this occurs, it is important to ensure that you are doing all that you can to take care of yourself.

Sometimes, the depression can be more serious, leading to feelings of complete exhaustion, poor appetite, sleeplessness, and feeling tearful.

If everyday life seems too much to cope with, you should visit your GP and talk about how you are feeling. As well as your GP, you should let your friends and family know how you are feeling and accept their support until you feel better able to cope.



*You may find that these professional services are helpful:*

- ❖ Help the Aged - advice leaflet on Bereavement
- ❖ Cruse Bereavement Care 7667 0714
- ❖ Age Concern 7623 1999
- ❖ Child Death Helpline 0800 282986



# Looking after yourself

*So many carers cope by taking a “one day at a time” approach—I’ll look after my health another day, book a holiday sometime, take that course when I can see my way clear.....*

## Your Health

Probably for the first time in a long time you can give yourself some of the care and attention that you have been giving the person you were caring for: you can make plans with the hope of achieving them. But first, let’s do a health check, to make sure that you are fit to make the best of the future.

Caring for someone over a period of time can leave the carer tired and stressed. Broken nights, missed meals, and sometimes a bad back from lifting, can take a toll on your general health and leave you feeling unwell and even a bit depressed. Check with your GP if you have any concerns about your own health.

## Good Eating

You have probably skipped meals and supplemented with snacks whilst caring. Take time now to choose favourite foods and prepare balanced meals that you eat slowly, and allow time for digestion. Eat plenty of fruit and vegetables and enjoy some treats.

## Good Sleep

Sleep is a habit. So after many broken nights, it is quite likely that you will take a while to regain a healthy sleep pattern. These are some tips for getting a good nights sleep:

- Set a regular bedtime.
- Spend the last hour before going to bed doing small, mundane tasks, watching a mindless TV programme or reading an enjoyable book, to slow your mind in preparation for sleep.
- Try to eat your evening meal at least 2 hours before you plan to go to bed, so your body is not trying to digest the food instead of preparing to sleep.
- Try to avoid stimulants such as caffeine (in tea, coffee, cola etc), alcohol and cigarettes.
- Take a warm bath, and drink a warm milky drink, immediately before you go to bed.
- Ensure your bedroom is a comfortable, soothing and restful environment, aimed at sleep. Remove TVs, computers and stereo equipment.
- Ensure that you are neither too hot, nor too cold, and keep a window open in the bedroom, for fresh air.
- Try to avoid napping for more than 20 minutes during the day.
- If you find yourself unable to sleep because your mind is full of thoughts, keep a pad and paper by your bed and transfer your thoughts onto paper, to free up your mind and enable it to rest.

## Exercise

One of the best stress busters is exercise. As well as toning up your body, it also aids sleep. Nothing too strenuous - walking or swimming are two of the best overall exercises and don’t cost very much. A good pair of boots and waterproofs are all that are needed for walking.



Local pools and sports centres run swimming and exercise groups for all age groups, usually with reduced fees for people on benefits.

## **Socialising**

When you were caring it probably seemed like too much effort to go out very much. Now that you are free to come and go easily, you may find it a bit daunting to pick up on friends and activities that you used to enjoy. Self confidence can take a knock when you are at home most of the time. A lot of carers feel lonely and isolated. Try phoning an old friend, ask a neighbour to join you for a trip to the cinema or pub, try one of the events advertised in the local press or on a library notice board. Don't worry if your first attempts are a bit shaky—there's always something else to have a go at. You will be surprised at how soon you make new friends and build up your confidence.

You will still be welcome at the Carers' Centre whilst you are adjusting to your new role, and until you feel as though you have moved on from needing our support. Carers can often make lasting friendships while using our services.

Accept as much help as is offered, in good faith. People often don't know what to say to a bereaved person, and will express their concerns by offering practical help. But be wary of the type of person who will see you as a caring sort of person, freed up to listen to their worries.

Be careful to protect your own feelings at this vulnerable time and don't let the needs of others become your problem.

## **Helping you to relax**

These are 2 relaxation exercises, to aid relaxation and help prevent panic attacks -

- **Controlled Breathing** – The aim is to help you to control your breathing by counting your in and out breaths, so that the out breath is longer than the in breath. Sit upright in a straight backed chair with your feet firmly on the floor and your hands relaxed in your lap. Become aware of your breathing. Breathe in to a count of 3, and then out to a count of 5. Do this several times. If you feel better, then go back to breathing normally. If, however, you feel you need to do more, try breathing in to a count of 5, and out to a count of 7. To feel really 'chilled', breathe in to a count of 7, and out to a count of 11. Practice this every day, even if you don't feel stressed, for 5 to 10 minutes. If you start to feel distressed or anxious, start to do this exercise.
- **Clenching Fists** – Quick and effective, this exercise can be done anywhere, at any time. Make your fists into two tightly clenched balls and press them together at the knuckles as hard as you can. Notice how the tension feels. Then, very slowly and gently, allow each hand to relax. Notice how the tension disappears and the relaxed feeling travel up your arms and into your whole body.



## Legal and Practical Matters

*If the person you have looked after has been ill for some time, you may be used to dealing with their affairs. When someone dies there is a lot to do quite soon after the event, so if there are friends or relatives, accept their help if it is offered.*

The Benefits Agency's publication: **“What to do after a death: a guide to what you must do and the help you can get”** covers in detail points highlighted here.

If the person has died at home then you need to contact their doctor, who will issue a Medical Certificate of Cause of Death and a Formal Notice that explains how to register the death.

The death is only referred to the Coroner if the doctor has not seen the patient for more than fourteen days, or the cause of death is uncertain.

If the person has died in hospital or a nursing home, you will be contacted straight away. Let the staff know if you wish to see the person who has died. You will be given the Medical Certificate signed by the doctor. You will also be expected to collect the deceased person's personal property.

### REGISTERING THE DEATH

The local Registry Office is in Cheylesmore Manor House, Manor House Drive, Coventry. Telephone number: 7683 3129.

Deaths have to be registered within five days, in the area in which the death occurred. Any relative can register the death. The Medical Certificate will be needed and also the person's birth and marriage certificates, medical card (if possible), Life Insurance policies, and details of any pensions and/or benefits they were receiving.

### **The Registrar will give you:**

Certificate for burial or cremation, to give to the Funeral Director.

Certificate of Registration of Death, for Social Security purposes.

Extra copies of the Death Certificate, if requested. (There is a charge for additional copies, but it is advisable to have more than one copy.)

Information about benefits and tax.

### ARRANGING A FUNERAL

You should contact a funeral director quickly. They will help with the official forms and processes, and guide you through the planning of the funeral. The service offered may differ between funeral directors, try to get a personal recommendation from friends or family.

### PAYING FOR A FUNERAL

Even quite a simple funeral costs a lot of money, so find out how you are going to pay for the funeral before you make final plans. Funeral costs can be paid out of the estate of the person who has died. Sometimes the bank or building society will release money from the account, before probate has been granted, making a cheque out directly to the funeral director.



## CHECK THE FOLLOWING

- Did the person you cared for take out a prepayment funeral plan?
- Is there a pension scheme or insurance plan which includes a lump sum for funeral costs?
- Is there any affiliation to a trade or professional association which pays benefits when a member dies?
- National Savings may release money for funeral costs.

You **may** be able to get help from the Social Fund if you are in receipt of one of the following benefits:

Income Support  
Pension Credit  
Income based Jobseekers Allowance  
Child Tax Credit  
Working Tax Credit that includes the disability or severe disability element  
Housing Benefit  
Council Tax Benefit

You can claim help up to three months after the funeral has taken place.

Where there is no estate belonging to the person who has died, and if you are not in receipt of one of the above benefits, and are in need of financial help for a funeral, Social Services **may** be able to help, *provided the funeral has not yet taken place*. The following criteria must be met:

- the death occurred in the community, not in hospital
- the person responsible for making the funeral arrangements is not in receipt of the following from the Benefits Agency:
  - Income Support
  - Family Credit
  - Housing Benefit
  - Council Tax Benefit
  - Income Based Job Seekers Allowance
  - Disabled Persons Tax Credit

Contact:

Bereavement Services  
Canley Crematorium  
Coventry  
CV4 7DF

Tel: 7629 4404 / 7629 4411



If the death occurred in hospital and there is no estate, the hospital may be able to help.  
Contact:

Pam Martin  
Bereavement Officer  
Bereavement Services  
University Hospitals Coventry & Warwickshire NHS Trust  
Clifford Bridge Rd  
Coventry  
CV2 2DX

Tel: 76965833

## **SORTING OUT THE PERSON'S PROPERTY AND POSSESSIONS**

When someone dies, everything that they own, (money, property and possessions) is called their estate. If the person has left a Will, this will indicate how they wish their estate to be shared. Before any division or use of the estate can be made, probate has to be granted. Where there is no Will, a grant administration has to be gained. If you previously had Power of Attorney for the person you cared for, this stops being in force as soon as the person dies.

You may wish to use the service of a solicitor if the Will is complicated. This will ensure that any tax problems are sorted out, debts are identified and paid and any arrears of benefit are paid. Once these have been dealt with, the rest of the estate can be divided up according to the Will.

## **NOTIFYING PEOPLE OF THE DEATH**

As well as friends and family being informed of the person's death, there are others who need to be informed. You should return such things as driver's licence, passport and so on to the appropriate office. A refund can be obtained on TV licences and some season tickets.



## Your Own Finances

Your own finances are likely to change considerably now. Everyone's situation is individual, so it is helpful to seek advice. The Pension Service holds monthly sessions at the Centre, by appointment only, and they will be happy to support you if you are nearing 60 years or over. Alternatively, Centre staff can make a referral to the Pension Service, who will visit you in your own home, if you are nearing 60 years or over. Please contact the Centre to arrange an appointment or home visit.

Alternatively you can contact the Bereavement Helpline at your local Department for Work & Pensions, on 76232311

### Benefits and Pensions

AGED 65 or over and in receipt of Carers Allowance on 27.10.02 -

Carer's Allowance continues indefinitely. You also continue to be eligible for the additional amount for carers in Pension Credit, Housing Benefit or Council Tax Benefit indefinitely

AGED 65 or over -

Carer's Allowance stops 8 weeks from the Sunday following the death of the person you cared for. Throughout those 8 weeks you must continue to satisfy all the conditions for Carers Allowance not related to caring, or payment of a qualifying benefit (AA or DLA) to the person you cared for.

You can continue to be eligible for Income Support with a carer premium and/or claim Income Support as a carer for 8 weeks following the death. You continue to be eligible for the additional amount for carers in Pension Credit, Housing Benefit or Council Tax Benefit for 8 weeks following the death.

AGED Under 65 -

Carer's Allowance stops after 8 weeks from the Sunday following the death of the person you cared for. Throughout those 8 weeks you must continue to satisfy all of the conditions for Carer's Allowance not related to caring, or payment of a qualifying benefit (AA or DLA) to the person you cared for.

You continue to be eligible for Income Support with a carer premium for 8 weeks following the death. You continue to be eligible for the additional amount for carers in Pension Credit, Housing Benefit or Council Tax Benefit for 8 weeks following the death.

If you are under 60 you may be expected to sign on as available for work and claim Jobseekers Allowance (JSA) from 8 weeks after the death. If you gave up work to be a carer you may qualify for contribution-based Job Seekers Allowance, on the National



Insurance contributions you paid when you were working.

If you are unable to work you may be eligible for Income Support.

## **Bereavement Benefits**

Bereavement benefits are available to both men and women. To be eligible you must have been legally married and your late husband or wife must have paid sufficient National Insurance contributions.

There are three different bereavement benefits:

### **1. BEREAVEMENT PAYMENT**

A tax-free one-off lump sum of £2,000 as soon as you are widowed, if

- Your late husband or wife met the NI contributions conditions, or his or her death was caused by their job; and
- Your husband or wife was not entitled to Retirement Pension based on their own NI record, when he or she died, or you were under the state pension age when your husband or wife died.

### **2. WIDOWED PARENTS ALLOWANCE**

A taxable weekly benefit which includes:

- a basic allowance for you (You should also claim Child Tax Credit for any independent children)
- additional pension if you qualify

**You will be able to get the Widowed Parents Allowance if:**

- Your late husband or wife met the NI contributions conditions, or his or her death was caused by their job; and
- You have at least one dependant child or are expecting your late husband's baby.

### **3. BEREAVEMENT ALLOWANCE**

A taxable weekly benefit, paid for 52 weeks after your husband or wife dies, you must be aged 45 or over but under state pension age on that day. The amount you get is related to your age when your spouse died:

If you are aged 55 or over when you are widowed, you will get the full rate of Bereavement Allowance.

If you are aged between 45 and 54, you will get a fixed part of the full rate.



You will be able to get the Bereavement Allowance if:

- Your late husband or wife met the NI contributions conditions, or his or her death was caused by their job:
- You do not receive Widowed Parent's Allowance.

When you reach pensionable age, you can claim a state Retirement Pension.

If you or your husband or wife were both getting Retirement Pension, you may be able to get extra pension, by using your spouse's National Insurance contributions.

**Please note that this is general information. For specific information regarding your own individual circumstances, please ask a benefits adviser, or contact the local Pension Service on 7623 2529.**



# Housing

Housing problems can arise when the person you cared for dies.

**If the property was owned by the person who has died**, it forms part of their estate and will normally pass to those people named as beneficiaries in the Will.

If you are not named in the Will, you are not the spouse, or there is no will, you will have no right to stay in the house. If you are one of the beneficiaries named in the Will, you may be able to stay in the house if you can afford to buy out the other beneficiaries.

**If the person who dies was a Whitefriars tenant**, the spouse can usually inherit the tenancy, although it is important that you contact your local housing office as each case is looked at individually. A partner or other relative can normally inherit the tenancy if they have lived there for more than twelve months, although Whitefriars may wish to re-allocate the tenant if the house is seen to be too big, or is specially adapted, and therefore suitable for another disabled person.

**If the person who dies was a private tenant**, usually only the spouse or an opposite sex partner can inherit the tenancy.



## Looking for Work and Training

One of the changes that can be a cause for great anxiety, when the person you care for dies, is how you will secure your income.

If you are of working age, you'll probably have to start looking for a job, if you were not able to carry on working while you were caring.

**It is important not to jump too quickly into a decision about work.**

Carer's Allowance continues for 8 weeks after the death, although throughout this time you must continue to satisfy all the conditions for Carer's Allowance not related to caring or payment of a qualifying benefit to the person you cared for. After this time you will be expected to sign on unless you are too ill to work or you are a lone parent.

**This is a time to take stock.** Think about the skills you have, that you could offer the work place. Although you may have lost some of your self confidence, the organisational skills, social skills, dealing with various agencies during caring and your coping skills should all be valued.

Whatever your previous experiences, you may need some re-training or may need to learn some new skills to be considered for some jobs. There are all sorts of training courses available, with the intention of putting people back in the work place.

One of the government's Employment Services schemes is New Deal 50 plus—You may qualify if you have been in receipt of Carer's Allowance + Income Support, or certain other benefits. New Deal 50 plus is a programme of help and support for people over 50 who want to work. You are supported and helped to look for work by a personal adviser at the Job Centre. Many people find that although they want to work, it is difficult to find a worthwhile job that pays a decent wage. Others want to work but need help and advice, maybe because they don't have the right skills or they lack confidence. The nature of the help you receive is tailored to your needs and circumstances.

You may also be able to get help from Jobcentre Plus. To find out more visit [www.direct.gov.uk/carersemployment](http://www.direct.gov.uk/carersemployment), or phone on 0845 604 3719.

**Getting involved in learning new skills is a great way to increase self-confidence and make new friends.**

Even if you do not need training or advice and have a job lined up, you may qualify for a Training Grant. Contact your local Job Centre for advice about this and other employment schemes. Telephone 7681 5400 and they will give you the appropriate information, and also direct you to your local Job Centre.

If you are unfit to work, you will need to contact Cofa Court with a sick note from your GP. Telephone number 7623 2200



## On Going Support from the Carers' Centre

*Now that you are no longer a carer, what can you expect from us?*

Well the first thing to say is that we will not turn our back on you, at what could be a difficult, stressful and uncertain time, we will still be here.

We recognise, of course, that if you have suffered a bereavement, for example, you may not want support from us, or even any contact with us. We respect that, and will remove your name from our mailing list if you ask us to.

However, there are those of you who will want ongoing contact and support, and we are happy to provide it, if we can, for a period of up to 1 year. If, after this time, you still want us to support you, then we will look at your case, and a decision will be made regarding any ongoing support. This decision will be made by the Centre Manager and the Carer Support Worker who knows you best.

The support we offer will depend upon your individual needs, but you will be able to link with the member of staff who supported you in the past, and the two of you will negotiate the type of support needed.

This could be emotional support, or assistance in making contact with other useful organisations, or accessing other services such as counselling. We will help you consider all your options.

As a former carer, you are also welcome to stay on our mailing list for a period of 1 year, and in doing so will automatically receive invitations to meetings, training courses, social and other events. We hope you understand, however, that in the event of very high demand for places, priority must be given to those carers who are still caring for someone.

We hope you have found this pack useful, if you have any other ideas about how we can help you as a former carer, please let us know.



## ***Useful Contact Numbers***

Age Concern	7623 1999
British Association for Counselling	0870 4435252
British Humanist Association	020 7430 0908
Cancer BACUP	0808 8001234
Carers UK Carers Line	0808 808 7777
Child Death Helpline	0800 282986
Counsel and Care for the Elderly	0845 300 7585
Coventry Carers' Centre	7663 2972
Coventry Citizens Advice Bureau	0845 1202 920
Coventry Benefits Advice Line	7683 2000
Coventry Benefits Agency Bereavement Line	76232311
Coventry Job Centres	7681 5400
Coventry Samaritans	7667 8678
Coventry University	7688 7123/7124
Crossline (Christian helpline)	7660 3603
Cruse Bereavement Care in Coventry	7667 0714
Help the Aged	020 7278 1114
Job Seeker Direct	0845 6060234
SSAFA Forces Help	7671 1869
The Compassionate Friends Helpline	0117 953 9639
The National Association of Widows	024 7663 4848

