



**Financial  
Vulnerability**  
Taskforce



CONSUMER  
DUTY ALLIANCE

# A SAFE PAIR OF HANDS

A practical guide for financial advisers

**Understanding and supporting  
clients with caring responsibilities**





# A SAFE PAIR OF HANDS

## 6 key messages about vulnerability

1.  
**Vulnerability relates to circumstances**  
it is not a category of person

2.  
**It doesn't just affect those in later life**

3.  
**Anyone can find themselves in vulnerable circumstances**  
at any point in their lives, whether permanently, temporarily,  
periodically or to varying degrees

4.  
**Not everyone is aware of or willing to disclose their vulnerability**  
nor the circumstances which are causing their vulnerability

5.  
**Many recipients of financial advice are vulnerable**  
due to a lack of relevant knowledge, unfamiliarity with language  
used and/or the technical complexity involved

6.  
**The process of advising clients in vulnerable circumstances**  
**is about recognising additional or alternative needs**  
and then taking action to meet those needs



If you have not done so already, we hope you will consider becoming a visible supporter of our Charter. You can register your  
<https://www.consumerduty.org/get-involved/support-the-fvt-charter>

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*'My husband of 24 years is currently in hospital after vomiting blood and losing 12 lbs in 4 days. It's terminal stomach cancer and we're looking at another 6 months of weekly chemo just to manage the horrendous symptoms. What's tragically cruel is he was a chef and has now been recommended a liquid only diet. My heart, soul and body are just about broken, and I am desperately in need of someone or something just to give me the strength to carry on.'*

Source: anonymised online comment

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**JUST.**

<https://www.justadviser.com/>

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# Contents

Preface	5
The extent and nature of unpaid caring	6
How unpaid caring creates vulnerable circumstances	8
Good practice for advice firms to consider	9
Understand the additional needs of those providing unpaid care	
Understand how these needs can be met	
Useful resources	
Identifying the extent of unpaid caring within your client bank	
Appendix A	13
My Care Hub	
Appendix B	14
Individual Sources of Support for Unpaid Carers	



# Preface

The UK population is ageing and people with disabilities are living longer in the community – this is of course something to be celebrated. However, at the same time adult social care provision and the systems that support it are failing. As a result, ever increasing pressure is being placed upon millions of unpaid carers, underpinned by the assumption held across society and, it would seem, by many policy makers that social care happens first and foremost in the community and is delivered by family members. It is this assumption that means the work of unpaid carers is largely invisible, unrecognised, and unsupported. And therein lies the danger – without unpaid carers our care and health systems would simply collapse.

The most recent Census 2021 puts the estimated number of unpaid carers of older adults at 5 million in England and Wales. This, together with ONS Census data for Scotland and Northern Ireland, suggests that the number across the UK is approximately 5.7 million. In reality, given many people simply don't associate what they do when looking after older family members as unpaid caring, the actual figure may well be greatly in excess of this figure and a figure close to 11 million has been suggested (source:

Carers UK, Carers Week 2022 research report). A report from Carers UK entitled 'Will I care? The likelihood of being a carer in adult life (November 2019)' underpinned the extent of this when it suggested that the average person now has a 50% chance of becoming an unpaid carer by the time they reach age 50.

Whatever the actual percentage figures are, whether due to old age, illness or disability, more of us are, or will become carers of older people, and that role often creates vulnerable circumstances for the carer, a situation that needs increased visibility, recognition, and support. Caring often adversely affects the health of the carer, resulting in additional financial burdens, and creates work pressures that can interfere with careers and even employment, all major causes of stress. So, it's no surprise that the Financial Conduct Authority have highlighted caring responsibilities as a key event driver of vulnerability (source: FG 21/1 - Guidance for firms on the fair treatment of vulnerable customers).

This Good Practice Guide is intended to provide examples of the practical actions financial advice firms might consider, and organisations that they may refer to for valuable and timely help. They can then include such support within their Vulnerable Persons planning and are better able to support their clients from the point they assume unpaid caring responsibilities for another person.

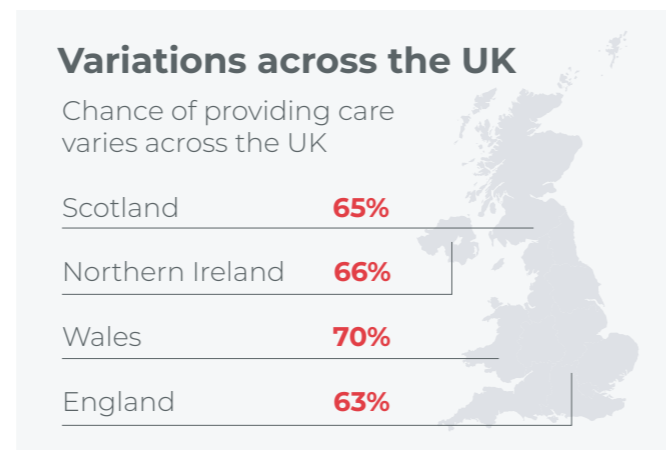
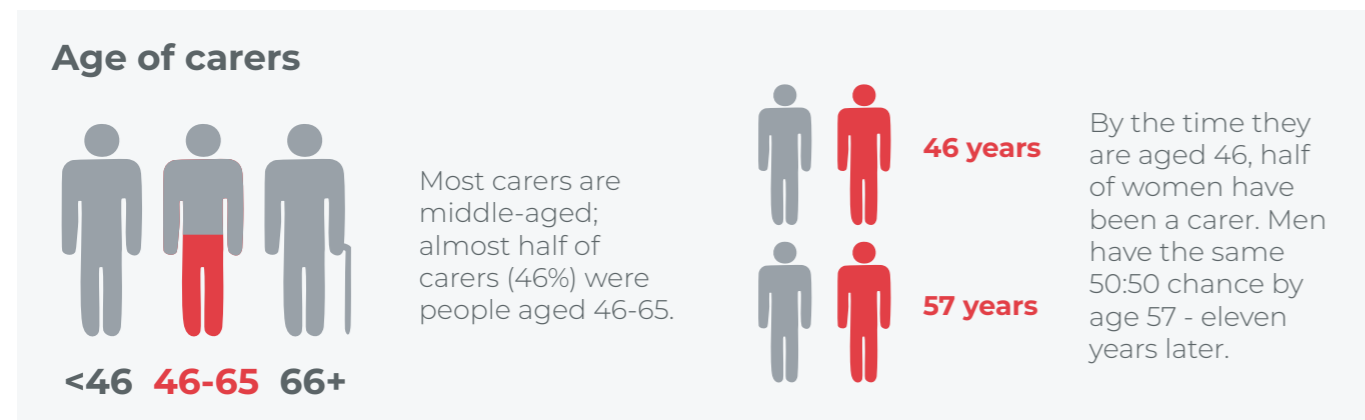
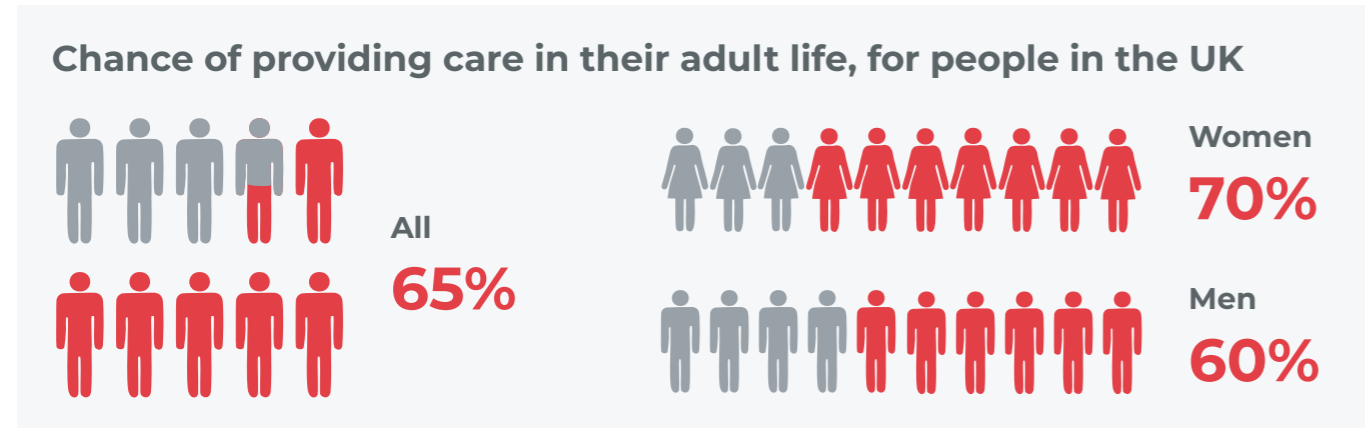
Table 1: Characteristics associated with the 4 drivers of vulnerability

Health	Life events	Resilience	Capability
Physical disability	Retirement	Inadequate (outgoings exceed income) or erratic income	Low knowledge or confidence in managing finances
Severe or long-term illness	Bereavement	Over-indebtedness	Poor literacy or numeracy skills
Hearing or visual impairment	Income shock	Low savings	Poor English language skills
Mental health condition or disability	Relationship breakdown	Low emotional resilience	Poor or non-existent digital skills
Addiction	Domestic abuse (including economic control)		Learning difficulties
Low mental capacity or cognitive disability	Caring responsibilities		No or low access to help or support
	Other circumstances that affect people's experience of financial services eg. leaving care, migration or seeking asylum, human trafficking or modern slavery, convictions		

*The average person now has a 50% chance of becoming an unpaid carer by the time they reach age 50*

# The Extent and Nature of Unpaid Caring

An unpaid carer of an older adult is generally defined **‘as anyone who cares, unpaid, for a friend or family member who due to illness, disability, a mental health problem or an addiction, cannot cope without their support’**. The simple reality is that most of us will be unpaid carers for a family member or friend at some point in our lives.



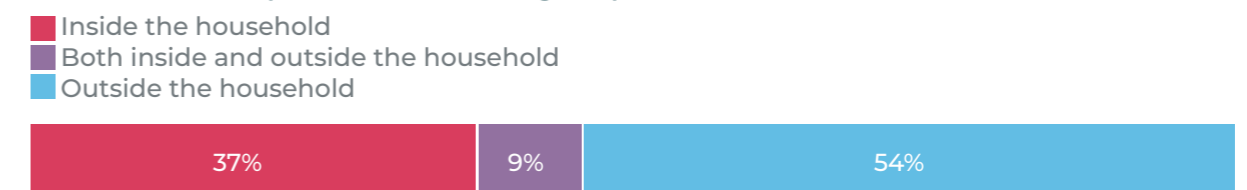
The pressure to provide unpaid care however does not affect everyone equally:

- Caring and women**  
 Evidence suggests women were more likely to provide unpaid care than men in every age group up to 75 to 79 years (source: Carers UK Press Release 13 February 2023). Overwhelmingly care is still seen as a female role. Caring typically happens at a younger age for women than for men. Women are thus especially likely to be caring at ages when they would expect to be in paid work. This often affects their participation in paid work and reduces their lifetime earnings, with wider gender equality implications. Being a carer is an important reason why women are more likely than men to experience low income in later life, including after their caring role has ended.
  - Caring and employment**  
 A growing number of people across the UK are playing a dual role in balancing their jobs with their caring responsibilities. According to the CIPD and Sheffield University Report 'Supporting Working Carers (2021)', almost 3.7 million employees in England and Wales alone are working carers and for 72% of them, care is additional to full-time paid work.
- Research by Carers UK suggests that whilst the majority of carers who are also employed and deliver in excess of 50 hours caring a week are in 'semi-routine or routine jobs', 30% are in 'management and professional roles'. Whatever their roles, unpaid carers who provide many hours of support every week are more likely to be unable to remain in employment. While it is not always the case that unpaid carers have to give up work

altogether, there is a wealth of evidence to show the impact caring has on the ability to work and on career progression. Even for those in employment, caring can impact their ability to enjoy, perform or work full-time.

- Caring and cultural background**  
 From a cultural perspective, expectations within some Black, Asian and Minority Ethnic (BAME) communities mean that people from BAME backgrounds are more likely to be carers, as well as to provide longer hours of care, compared to non-BAME carers.
- Caring and location**  
 According to The Health Foundation, most unpaid carers are providing care for people they don't live with. (see figure below)
- Caring and age**  
 As far as the age of carers is concerned, The Health Foundation research also found that age was strongly correlated with different types of caring relationships, resulting in different support needs. Most carers are middle-aged. Carers aged up to 70 were most likely to be caring for their parents (53%), whereas more than half of carers older than 70 cared for their partner.
- Caring and regional/national variations**  
 The percentage of adults who have been carers during their adult life suggests national variations across the UK : 70% in Wales, 65% in Scotland, 66% in Northern Ireland and 63% in England (source: Carers UK Report 'Will I care? The likelihood of being a carer in adult life (November 2019)'). Furthermore, 2021 census data shows a widening gap in the percentage of unpaid carers in the most and least deprived areas of England and Wales.

### Location of unpaid care, among unpaid carers in the UK



Source: New analysis for the period from 1991 to 2018 from the longitudinal household panel studies 'British Household Panel Survey and Understanding Society' highlighted within the Carers UK Report 'Will I care? The likelihood of being a carer in adult life (November 2019)'

The Health Foundation © 2023 Source: Wave 12 of Understanding Society (2021).

## How Unpaid Caring Can Create Vulnerable Circumstances

For many unpaid carers, caring has many positive and rewarding aspects associated with it. At the same time, there are lots of reasons why caring can have a profound negative impact on people's lives resulting in carers finding themselves in vulnerable circumstances, often needing significant additional help and support.

**! Emotional and physical burnout**  
The physical and emotional challenges faced by unpaid carers should not be underestimated and can result in illness, stress, and mental exhaustion. This can be linked to the difficulty of accessing short breaks as well as increasing hours of care that often results in the general health of carers deteriorating incrementally.

**! Negative Impact on mental health**  
Furthermore, providing long term or high intensity care for a sick or elderly relative has been associated with an excess of psychiatric morbidity in women (e.g., depression, anxiety, and lower life satisfaction).

On 7th November 2023, Helen Walker, chief executive of Carers UK issued a press release in which she summed up matters when calling for a national strategy in support of carers: *'Currently, the widespread shortage of health and care services is damaging unpaid carers' health. More than a quarter (27%) are in bad or very bad mental health, and 69% are finding it difficult to get a good night's sleep. Many carers are not able to get the care services they need to take a break, while a third (30%) of those waiting for hospital treatment or assessment have been waiting for over a year.'*

**! Negative impact on personal relationships**  
Caring can affect relationships between carer and the person being cared for, as well as between carers. For those caring for a parent, a shift in a life-long dynamic of 'parent, child' relationship can make caring difficult. For example, it may be the first time they have needed to take control or stand up to their parent(s) when it comes to setting important boundaries.

Couples caring together for another person may no longer be able to have the physical or emotional life they once had as a couple, nor enjoy shared activities or plan for a future together. The stress of caring can also have wider implications in respect of other family members.

**! Loneliness and social exclusion**  
Being a carer can be an isolating experience. Often, the attention is on the person receiving care, and carers can feel remorseful about communicating their feelings. Research has shown that people who are carers suffer from loss of their social and family lives because of their caring duties. It may be hard to sustain friendships, develop new ones or keep up with interests and activities you may have previously enjoyed.

**! Financial stress**  
Anecdotal evidence supported by regular surveys indicate that a significant proportion of unpaid carers are struggling financially. This is often because their income has been affected by caring. All too often, they end up paying for equipment in the home of the person they care for, such as hoists or grab rails, or paying for technology like alarms, sensors or remote monitoring.

Many carers reduce their working hours to care, while others are unable to work at all due to caring responsibilities. Carers UK have estimated that across the UK 2.6m people have given up work to care, around 219,000 people every year (source: Carers UK (2019) Juggling work and care). <https://www.carersuk.org/media/no2lwyxl/juggling-work-and-unpaid-care-report-final-web.pdf>

This state of affairs has not been helped by carers being particularly exposed to the cost-of-living crisis, where the additional costs of caring can pile on top of the costs being experienced by most people. Carers often face higher energy bills, transport and fuel costs, sometimes have to pay for treatments for the people they look after and many struggle to balance caring with employment, reducing the 'financial resilience' of households when reducing working hours or quitting jobs in order to fulfil caring responsibilities.

Dealing with the above is sometimes made more difficult as unpaid carers often find that they are left to their own devices when trying to get support for themselves or for the person they provide care for. For many carers navigating the adult social care system in an attempt to get information or guidance represents a constant fight. Stress can be compounded by the general lack of consumer awareness when it comes to potentially available financial support for unpaid carers such as a carers' assessment, carers' allowance or carers' premium.

## Good Practice for Advice Firms to Consider

An understanding of the (additional) needs of unpaid carers, how these needs can be met and by whom is something we believe all advice firms should develop as part of their vulnerable persons policy.

1. Understand the additional needs of those providing unpaid care  
These are obviously very person specific but often include needs identified below:
2. Understand how these needs can be met  
There are many ways you can start to help address the more specific needs of carers within your client bank. Below are just a few examples:

Need	Example of meeting need
Financial support	Help with eligibility for Carers Allowance or other benefits
Practical support	Help arranging a local authority Carers Assessment
Emotional support	Signposting to Carers UK online chat group <a href="https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/online-meetups/care-for-a-cuppa/">https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/online-meetups/care-for-a-cuppa/</a>
Having a break from caring	Help with understanding eligibility for Respite Care
Help with juggling care and employment	Help to understanding the rights of employees
Help with relationships (caring can strain even the strongest relationships)	Signposting to Carers UK <a href="https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/your-relationships/">https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/your-relationships/</a>
Help to alleviate loneliness	Run meetings (social and information based) for those caring within your client bank
Help with finding and funding care (given that many older adult care needs increase over time to a point where formal care services are needed)	Create or signpost to a non-regulated care advice service such as My Care Consultant <a href="http://www.mycareconsultant.co.uk">www.mycareconsultant.co.uk</a>
Help with understanding what's available in respect of adapting the home so it's safe and suitable for the care recipient and can relieve some of the reliance on unpaid carers (e.g. mobility aids and digital devices)	Signposting to organisations that can help with things like mobility aids and digital devices
Bereavement support (for carers in the event of the person they care for dies, often involving conflicting emotions of both guilt and relief)	Signpost to an organisation such as the National Bereavement Service that provides practical and emotional support for the bereaved <a href="https://thenbs.org/">https://thenbs.org/</a>

Much of the above can be addressed by inviting guest speakers (experts) from across the industry to help educate your caring clients and so they know who they can turn to for help.

In addition, we recommend all financial advice firms familiarise themselves with The Carers Leave Act and make your employed unpaid carers, as well as your corporate and individual employed clients aware of how it might impact on them.

The Carer's Leave Act 2023 received Royal Assent in May 2023 and the law has been enacted on 4th December 2023, so employers (including financial advice firms) will need to be prepared to deliver any changes necessary to the way they offer support to all unpaid carers in their workforce. The law is expected to come into force on the 6th April 2024.

This landmark new workplace law, covering employees in England, Scotland and Wales will:

- Introduce a new and flexible entitlement to one week's unpaid leave per year for employees who are providing or arranging care for a relative or dependant.
- Be available from the first day of their employment.
- Allow employees to take the leave flexibly for planned and foreseen caring commitments.
- Offer the same employment protections to employees taking this leave that are associated with other forms of family related leave, meaning they will be protected from dismissal or any detriment because of having taken time off.

We suggest there are a number of ways employers can prepare for the Act, including:

- Make the issues and challenges of caring visible in their workplace.
- Help employees who are carers to identify themselves.
- Be proactive in making employees aware of the imminent legislation and how you as an employer will respond.

- Think about any additional support they might be able to offer and how they might best communicate this widely within their company.

We suggest there are a number of ways financial advice firms can also prepare for the Act, including:

- Download a guide to the Act from Carers UK:  
<https://www.carersuk.org/for-professionals/support-for-employers/the-carers-leave-act/>.
- Making sure your staff, your corporate clients and your individual employed clients (and family members) are aware of the Act and when it comes into force.
- Communicate any support you might offer the above.

The extent to which caring can create vulnerable circumstances is illustrated by the fact that according to Carers UK, on average, 600 people a day leave work to care because of pressures balancing work and caring. Furthermore, they report that over 500,000 people left work to provide unpaid care in the two years before the COVID-19 pandemic (source: <https://www.carersuk.org/news-and-campaigns/our-campaigns/right-to-carers-leave/>).

### 3. Identify useful resources

Of course, financial advice firms are not social workers nor health professionals, nor should they be seen as such. Whilst many do get involved in the non-regulated aspects of care advice (for example, helping source care and helping clients understand who pays and when), having identified carers within their client banks, meeting any additional needs linked to vulnerabilities may often simply be a case of signposting to third parties with the experience, resources and expertise to help.



### Primary resources

Whilst there are literally hundreds of excellent organisations across the UK supporting carers, most are small scale and regionally based. So, the following UK wide charitable organisations are often a good initial place to refer clients to for information, guidance and advice regardless of where they might live:

**Age UK** was formed in 2009 from the merger of Help the Aged and Age Concern England. Whether online or through its 130 local branches that now operate across the UK it offers extensive information and advice to older adults, from help finding a handyman for those small jobs around the house to IT training so the digital world is more accessible.

You can access a range of consumer guides and factsheets via:  
<https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/#consumer>

You can access local support and their free, confidential helpline via:  
<https://www.ageuk.org.uk/services/>

You can find out more about how Age UK can help via:  
<https://www.ageuk.org.uk/>

**Carers UK** offers dedicated information and support for unpaid carers across all four UK nations: England, Northern Ireland, Scotland and Wales.

You can find out more about how Carers UK can help via:  
<https://www.carersuk.org/help-and-advice/>

### The emergence of the 'one stop shop'

Whatever the source of support, there are a number of problems that unpaid carers often face when trying to get help, especially if it is online:

1. Confusion and being overwhelmed when faced with a range of support from multiple organisations – what's the best support available?
2. Accuracy of information available – it might have been accurate at the time of writing but what about right now?

3. Not knowing what to search for in terms of possible financial and practical help – the old adage – you don't know what you don't know.
4. How best to navigate the care system both nationally and locally in respect of both them and the older adult they care for.

For many, care needs (or a need for increased levels of care) can escalate overnight due to the often sudden and unpredictable nature of care for those in later life. This can leave unpaid family carers in a state of disarray, often resulting in knee jerk decisions being made which may not be in the best interest of the care recipient.


This is where the role of independent care navigators comes in (not to be confused with NHS Care Navigators, a role commissioned by the NHS to work with people with multiple and sometimes complex health needs).

Independent Care Navigator services provide information and guidance typically in respect of five main issues:


1. Sourcing social care providers (often urgently)
2. Eligibility for funding (NHS or Local Authority)
3. Benefit entitlement and access to support such as mobility aids
4. Understanding the options facing self-funders when paying for care
5. Signposting help available to unpaid carers themselves

However, these firms or individuals tend not to offer coverage across the whole of the UK, restricting the application of their services given the devolved nature of care and the geographically dispersed nature of some families. In addition, they tend to focus on the care needs of the older adult rather than those of the unpaid carer.

More recently the unmet needs of unpaid carers have come under the spotlight from several organisations, all calling for the creation of a 'one stop shop' providing information, guidance and advice to both unpaid carers and those in need of care alike (see on page 13).

A recent House of Lords Report called for:  

*"A 'one-stop-shop' or single point of contact, which should not only give information and signpost to other services but offer help and support where possible."*

Source: House of Lords Adult Social Care Committee Report, December 2022

An even more recent report from the Association of Directors of Adult Social Services stated:  

*"Everone, whether that's people who already access care and support, or may need to in the future, their families and unpaid carers should be able to access timely information, advice and support to enable them to make well-informed choices about their future care."*

Source: Association of Directors of Adult Social Services Autumn Survey Report 2023

A recent innovation in direct response to this calling and including UK wide coverage can be found with a newly launched, innovative online and email service - My Care Hub - from independent care navigation firm My Care Consultant.

See Appendix A for more information

### Reading about caring

For those wanting to explore more detailed support for unpaid carers, the following books - whilst not an exclusive list - are recommended by the Financial Vulnerability Taskforce as being both practical, comprehensive and compassionate:

- The Carer's Bible by Amanda Waring (ISBN 978-0-28564-399-4)
- Carers and Caring by June Andrews (ISBN 9781800810006)
- Who Can Care For Me Now by Elizabeth Orr (ISBN 978-1-912562-96-1)



### 4. Identify the extent of unpaid caring within your client bank

This may not be quite as straightforward as at first it may seem, as many unpaid carers simply don't associate what they do and the role they play with the term 'carer' – where a family member is involved, it's simply what everyone does, isn't it? For some the very term 'carer' may carry negative connotations, which may prevent some from identifying as such. To help identify clients who are unpaid carers, consideration could be given to the following:

- ✓ Think about alternative language such as 'supporting' or 'looking after some of the needs of'.
- ✓ Identify carers directly through tactful questioning during client onboarding, fact finding and review processes.
- ✓ Identify carers at the point when a client is talking about or establishing a Lasting Power of Attorney (or equivalent) - this provides a key opportunity to engage in conversations about potential caring expectations or plans.
- ✓ Encourage client disclosure, for example perhaps via visible communications such as posters on office walls or supportive articles in client newsletters/magazines.
- ✓ Educate staff in respect of how caring can result in vulnerabilities, so they are aware of the issues and better able to recognise them.

- ✓ Encourage staff to be on the lookout for things like:
  - Signs of physical and mental strain. This could be a lack of personal care, a change in appearance, tiredness, fluctuating emotions.
  - Inability to attend meetings away from home.
  - Lateness, or disengagement during meetings.
  - Evidence of no time for social activities – cancelling plans, too busy doing things for other people.
  - Evidence of being unable to keep on top of everyday tasks.
  - Reference to picking up prescriptions for another person.
  - Reference to taking another person to the doctor.
  - Reference to doing shopping for another person.
  - Reference to a friend, relative or neighbour who couldn't manage without your client's support.
- ✓ Develop a client support package or bespoke service for carers and promote to your existing and new clients.
- ✓ Support and make visible the Charter of the Financial Vulnerability Taskforce and its Consumer Guide to encourage clients to self-disclose their vulnerable circumstances, including caring.

<https://www.consumerduty.org/get-involved/support-the-fvt-charter>



## Appendix A - My Care Hub



**The 'one stop shop' in support of UK wide care advice** providing invaluable online information, guidance, and support for those who are proving unpaid care for another adult, for those in need of care, or those already in receipt of care.

**THIS SERVICE IS ONLY AVAILABLE TO CLIENTS OF FINANCIAL ADVICE FIRMS WHO HAVE MADE THIS SERVICE AVAILABLE.**

### Benefits for users (unpaid carers and those in need of care) include:

- The ability to self-navigate care journeys and source solutions to all major care needs **wherever the user lives in the UK** and whatever point in their care or care journey they are at.
- Immediate 24/7 access to accurate and relevant information, guidance, and advice highlighting common hurdles and the potential for unforeseen harm.
- Access to reliable search engines to help find care and the costs involved.
- Email-based care related question and answer user service.
- Promotion of the unique role of regulated financial advice in the paying of care fees.
- Appreciation of the role of, and qualified signposting to, related professional services (e.g., legal, property management etc.).

### Benefits for advice firms/advisers include:

- An automated, independent care referral system for clients.
- An opportunity to generate additional client revenue.
- A value-added tool to develop professional connections and corporate clients.
- Part of a firm's risk management process.
- Part of a firm's response to Consumer Duty and Vulnerability.

To find out more: [ask@mycareconsultant.co.uk](mailto:ask@mycareconsultant.co.uk)



## Appendix B - Further support for unpaid carers



### General support

- Age UK - practical and emotional support to unpaid carers and opportunities for respite from caring duties.  
<https://www.ageuk.org.uk/services/in-your-area/carers-support/>
- Carers Trust - Carers Trust's vision is that unpaid carers are heard and valued, with access to support, advice and resources to enable them to live fulfilled lives.  
<https://carers.org/help-and-info/introduction>
- Carers Trust Scotland.  
[www.carers.org/our-work-in-scotland](http://www.carers.org/our-work-in-scotland)
- CarersUK report - Two in three of us will care What you should know about unpaid caring: perspectives from five different carers  
<https://www.carersuk.org/media/2wjdw5g0/cuk-carers-stories-2021-web.pdf>
- The Carents Room -for people supporting elderly parents.  
<https://carents.co.uk/>

### Benefits and financial support if you're caring for someone

- <https://www.gov.uk/browse/benefits/help-for-carers>
- <https://benefits-calculator.turn2us.org.uk/>

### Caring for someone with a specific condition

- Alcohol, substance misuse and addiction -  
<https://carers.org/caring-for-someone-with-a-specific-condition/alcohol-substance-misuse-and-addiction>
- Mental Health problems -  
<https://carers.org/caring-for-someone-with-a-mental-health-problem/caring-for-someone-with-a-mental-health-problem>
- Dementia -  
<https://carers.org/caring-for-someone-with-dementia/caring-for-someone-with-dementia>
- Stroke -  
<https://www.stroke.org.uk/finding-support/caring-for-a-stroke-survivor>

### Chat groups for carers



- Care for a Cuppa - Make yourself a cuppa and join us for an online chat:  
<https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/online-meetups/care-for-a-cuppa/>
- Share and Learn - online sessions for carers to boost wellbeing or find useful tips related to caring:  
<https://www.carersuk.org/help-and-advice/your-health-and-wellbeing/online-meetups/share-and-learn/>

## Grants to support you as a carer

- <https://www.carersfirst.org.uk/help-and-advice/topics/grants-to-support-you-as-a-carer/>

## Helplines for Carers



- Age UK - offer support through their free advice line on 0800 678 1602. Lines are open 8am-7pm, 365 days a year.
- Carers Direct - helpline for carers on 0300 123 1053 (Monday to Friday, 9am to 8pm; Saturday and Sunday 11am to 4pm).
- Carers UK - <https://www.carersuk.org/help-and-advice/helpline-and-other-support/>
- Marie Curie's Support Line - practical or clinical information and emotional support if you're living with or caring for someone who has a terminal illness, or have experienced a bereavement on 0800 090 2309 (Monday to Friday, 8am – 6pm and 11am – 5pm on Saturdays).
- If you're experiencing a mental health problem or supporting someone else with one, you can call SANeline on 0300 304 7000 (4.30pm–10.30pm every day).
- Can't find what you want – try: <https://findahelpline.com/countries/gb>

## Local Support for Carers Directory

- <https://www.carersuk.org/help-and-advice/support-where-you-live/>



## Online Forums for Carers

- Open 24/7, Carers Connect is an online forum for Carers UK members where you can talk about anything related to caring: <https://www.carersuk.org/get-involved/join-us/our-forum/>
- CANCER - A support group for those caring for someone with cancer, to share any worries and find emotional support: [https://community.macmillan.org.uk/cancer\\_experiences/carers-only-forum](https://community.macmillan.org.uk/cancer_experiences/carers-only-forum)
- MS - A support group for those caring for someone with MS: <https://forum.mssociety.org.uk/>
- PARKISON'S - A forum for carers, friends, family members and former carers of people with Parkinson's: <https://forum.parkinsons.org.uk/t/about-the-carers-friends-and-family-category/16193>

## Online Search engines to find carer support

<https://carers.org/help-and-info/carer-services-near-you>

## Online Tools to help with Caring

'Jointly' - Developed by Carers UK, Jointly is an innovative mobile and online app that is designed by carers for carers: <https://jointlyapp.com/>

## Respite care

- Revitalise – A charity providing respite care in a holiday setting for disabled people and carers: <https://revitalise.org.uk/>
- After Umbrage – A charity that provides free short breaks for anyone who is caring for a loved on with life-limiting or terminal conditions as well as in the first year of bereavement: <https://afterumbrage.org.uk/>
- Shared Care Scotland – provides regular short breaks from the demands of carers everyday routines: <https://www.sharedcarescotland.org.uk/>

## Urgent Support

- Call the NHS 111 service if you are feeling unwell and need a telephone health assessment – just dial 111.
- Samaritans are open 24 hours a day, 365 days a year – you can call free anytime, from any phone on 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org). You can also call the Samaritans Welsh Language Line on 0808 164 0123 (7pm–11pm every day).
- Social services. If their normal office is closed and you need urgent help, then you need to find the emergency duty team. Numbers are sometimes printed in local newspapers or in the telephone book. An easy way to search online is to use google to search for “emergency duty team” and the name of your local council.
- In Northern Ireland emergency social work contacts can be found by going to <https://www.hscni.net/> and finding a link to each Health and Social Care Trust website.



## Miscellaneous

- Helping others live independently <https://www.agespace.org/living-independently>
- The Silver Line Helpline – run by Age UK is a free, 24-hour telephone service for older people across the UK, offering friendship, conversation, and support or people aged 55 or over, especially those who may be experiencing feelings of loneliness and isolation (often associated with caring responsibilities). <https://www.thesilverline.org.uk/>



# Financial Vulnerability Taskforce



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