

# CRISP

Carers Resource | Information | Support | Programme

Funded by BCP Council and Dorset  
Clinical Commissioning Group

CRISP Carers Centre  
St Ambrose Cottage  
Alumhurst Road  
Westbourne  
Bournemouth, BH4 8ER

T: 01202 458204

E: [carersupport@bcpcouncil.gov.uk](mailto:carersupport@bcpcouncil.gov.uk)

W: [www.crispweb.org](http://www.crispweb.org)



CRISP Carers



CRISPCARERS



## CRISP

Carers Resource | Information | Support | Programme

# When caring comes to an end



## **Bereavement Support through Poole Hospital NHS Foundation Trust**

Bereavement support is available to anyone whose adult relative or close friend died at Poole Hospital or who received recent care at Poole Hospital before they died. Split into a bereavement presentation delivered by a qualified bereavement therapist, followed by a bereavement group run over six 2 hours session once a fortnight over 12 weeks. For more information, please leave a message on the 24 hours voicemail service on 01202 442354, someone will get back to you.

## **Christmas Cracker Turkey and Tinsel Breaks**

The Grove Hotel run Christmas Cracker Turkey and Tinsel Breaks, especially for those who have been bereaved, at the end of November. 4 day breaks are run at The Grove Hotel, 2 Grove Road, Bournemouth, BH1 3AU. For more information, please contact The Grove Hotel on 01202 552233, email: [enquiries@thegrovebournemouth.co.uk](mailto:enquiries@thegrovebournemouth.co.uk) or visit: [www.thegrovebournemouth.co.uk](http://www.thegrovebournemouth.co.uk).

## **Christ The King Church Bereavement Support**

If you are seeking compassion, social and emotional support among others who have experienced grief. All welcome despite age, stage or nature of your journey. Group held at Christ the King Church, 46 Durdells Avenue, Bournemouth, BH11 9EH. For more information, please contact Christ the King on 07840 771887 or email: [lauzem2012@yahoo.com](mailto:lauzem2012@yahoo.com)

## Contents

### **1 When the person you care for moves into residential or nursing care**

- Making the decision
- Making decisions about care
- Social services
- Employment rights
- Benefits
- Complaints about the home

### **2 When the person you care for has died**

- Emotional support
- Registering the death
- Arranging the funeral
- Dealing with the estate
- Benefits
- Housing

### **3 Life after caring**

- Benefits
- Volunteering
- Support to return to work
- Campaigning

### **4 Useful contacts**

# 1 When the person you care for moves into resi-

As a carer, residential or nursing care for the person you care for might be a difficult option to consider. It may feel like you are letting the person you care for down, or you are rejecting them, but it is important to remember that you can only do so much as a carer. Caring can be both physically and mentally exhausting and there are often limits to the level of care that can be provided in the home. If the person you care for is no longer able to look after themselves, and you are unable to provide the care they need, for whatever reason, residential or nursing care is a sensible and realistic option. It is better to arrange the best care possible than struggle on until you reach crisis point.

This section outlines some of the main issues that arise for a carer when the person they care for moves into residential care, including:

- making the decision about what care is needed
- how you can continue to be involved in their care
- how your benefits are affected
- what you can do if you are not happy with the care provided

## **Making the decision**

If you are considering the possibility of the person you care for moving into residential or nursing care, you should allow time to find out all the options open to you. Ask social services for a carers assessment, and for an assessment (or re-assessment) of the person you care for.

There may be more help you can get at home, for example increased support from social care, medical equipment, adaptations to the house or more frequent short term stays in residential care for the person you care for.

You also need to talk with the person you care for about what is best for both of you. You may find that they accept the situation more readily than you expect. There may be ways you can reassure them, and yourself, about the move. For example, if the home is nearby, do you know anyone who already stays at the home?

## **Christchurch Baptist Church**

New Horizons is a friendship and support group for widows following bereavement, running a varied programme of activities. The group meets every Tuesday, 10.30am-12.30pm.

Pheonix (Widowers Fellowship) is a group offering support and companionship for widowers in a social setting. The group meets every Monday from 10.30am-12.30pm.

Both groups meet at Christchurch Baptist Church, Beaconsfield Road, Christchurch, BH23 1QT. For more information, please contact the church office on 01202 487442.

## **Forget thee not**

Forget thee not is a group who support each other as they share their experiences. Meetings are held once a month on a Saturday morning from 11am at West Cliff Baptist Church, Poole Road, Westbourne, Bournemouth, BH4 9DN. For more information, please call 01202 767070 or email: [office@westcliffbaptistchurch.org.uk](mailto:office@westcliffbaptistchurch.org.uk)

## **The Jolly Gents / The Jolly Dollies**

The Jolly Gents and Jolly Dollies are social networks for widowers and widows. Their main purpose is to get together, support each other and form friendships with others who understand. For more information, and to become a member:

The Jolly Gents - visit: [www.thejollygents.com](http://www.thejollygents.com) or email: [thejollygents@gmail.com](mailto:thejollygents@gmail.com)

The Jolly Dollies - visit: [www.thejollydollies.com](http://www.thejollydollies.com) or email: [thejollydollies@gmail.com](mailto:thejollydollies@gmail.com)

## **Connecting Communities, Poole - British Red Cross**

Support is available help you: meet new friends, connect with local activities and services, rediscover interests and find new ones and build confidence. For more information, please call 01202 656148 or email: [connectpoole@redcross.org.uk](mailto:connectpoole@redcross.org.uk)

## Local Groups and Support

### **Outlook Bereavement Support**

Outlook Bereavement Support is sponsored by Tapper Funeral Service, and provides bereavement counselling and support across Dorset and Hampshire. Outlook Bereavement Support offers social, spiritual and practical support; this is available to everyone and is free of charge. For more information, please call Michelle Jose on 01202 478887, John Taylor on 01202 338535 or Steven Tapper on 01202 399099. Or you can email [steve.tapper@tapperfuneralservice.co.uk](mailto:steve.tapper@tapperfuneralservice.co.uk).

### **Cruse Bereavement Care**

Cruse offer a sensitive, professional and confidential service through trained bereavement volunteers. They provide free bereavement support to individuals, access to ongoing bereavement groups and telephone support. For more information, please call 01202 302000. They are available most Thursdays to speak via the phone. At any other time, please leave a message and they will return this within three days.

### **Face - After Care**

A group for those who have been bereaved. The group meets on the 2nd Tuesday of each month at Immanuel Church Community Centre, 120 Southbourne Road, Bournemouth, BH6 3QJ at 2.30pm. If you feel unable to join a group situation, they may also be able to offer 1:1 support. For more information, please call Sally Nevitt on 01202 419506 or email [face@immanuelsouthbourne.org](mailto:face@immanuelsouthbourne.org).

### **Just Friends**

Just Friends is a monthly social get-together for people who have been bereaved or whose loved one is in hospital or residential care. The group meets once a month on one Sunday each month, from 3.45pm- 6pm, at St Clements Church Hall, St Clements Road, Poole, BH15 3PD. For more information, please contact Marianne Crabb on 01202 064395 or the church office on 01202 733390.

Can the person you care stay there on a trial basis first?

If the person you care for is unwilling to discuss the situation, or you are finding it hard to handle the move, it may help to talk it over with a friend, family member, another carer, your GP or Social Worker. There are organisations that can offer support such as your local carers centre or the Relatives and Residents Association - 020 7359 8136 - [www.relres.org](http://www.relres.org).

The following organisations produce information about finding and funding care:

MS Society - 0808 800 8000 - [www.mssociety.org.uk](http://www.mssociety.org.uk)

Alzheimers Society - 0300 222 1122 - [www.alzheimers.org.uk](http://www.alzheimers.org.uk)

Independent Age - 0800 319 6789 - [www.independentage.org](http://www.independentage.org)

## **Practical Matters**

### **Are you still a carer: social care**

When the person you care for moves into a residential care home, you may still be entitled to a carers assessment from social care. This will be the case if you are still providing necessary care to supplement the care provided by the residential care home. Some carers find that the time they spend caring actually increases as they spend all day at the home, e.g. helping with personal tasks such as feeding or bathing. Travelling to and from the care home does not count as time spent caring.

If you are no longer offering necessary care, the professional in charge of looking after the person you care for must still take into account your views and feelings when decisions are made (see below). It is a good idea to discuss with staff how you will be involved, and what you can expect from them, as early as possible.

### **Are you still a carer: employment**

If you are employed and care for someone, you can ask for flexible working. This can help you balance working and your caring

responsibilities. You have the right to request flexible working if you've been with your employer for at least 26 weeks, and haven't made any other requests within the last 12 months.

For more information about carers rights at work, see Carers UK's factsheet 'Your Rights at Work' or visit the Advisory, Conciliation and Arbitration Service (ACAS) website - [www.acas.org.uk](http://www.acas.org.uk).

### **Making decisions about treatment**

If the person you care for has the capacity to make decisions, and they continue to do so, the fact that they live in a residential home does not affect their right to make choices about their care and treatment. If the person you care for cannot make their own decisions, or may not be able to in the future, they may be able to nominate someone to make decisions for them (by giving them Power of Attorney), or the Court of Protection can make decisions on their behalf.

For more information or advice, contact the Office of the Public Guardian on 0300 456 0300 or visit [www.gov.uk](http://www.gov.uk)

If the person you care for is at the end of their life and the expectation is that their condition will deteriorate and they may lose capacity to make decisions about their care, they should be offered Advance Care Planning. This is a process used by all professionals who work with people at the end of their life, to help them understand their illness, and make decisions about, and prepare for, the end of life.

Through Advance Care Planning, the person you care for can make an advance statement or decision about the treatment they wish or do not wish to receive. They can instead (or also) nominate someone to have Lasting Power of Attorney over their health and welfare decisions.

For more information about Advance Care Planning contact Compassion in Dying - 0800 999 2434 - [www.compassionindying.org.uk](http://www.compassionindying.org.uk)

### **Life after caring:**

#### **Volunteering**

Bournemouth and Poole CVS - 01202 466130

Volunteer Centre Dorset - 01305 269214 -

[www.volunteeringdorset.org.uk](http://www.volunteeringdorset.org.uk)

Do-it - [www.do-it.org.uk](http://www.do-it.org.uk)

#### **Adult Learning**

Skills & Learning - 01202 262300 - [www.skillsandlearningbdp.co.uk](http://www.skillsandlearningbdp.co.uk)

#### **Local Support for Carers**

CRISP Carers Centre - 01202 458204 - [www.crispweb.org](http://www.crispweb.org)

Dorset Council Carers Support - 01305 221016 -

[www.dorsetforyou.gov.uk](http://www.dorsetforyou.gov.uk)

## Useful Numbers/Websites (as seen throughout)

### When the person you care for moves into residential or nursing care:

#### Finding and funding care

MS Society - 0808 800 8000 - [www.mssociety.org.uk](http://www.mssociety.org.uk)

Alzheimers Society - 0300 222 1122 - [www.alzheimers.org.uk](http://www.alzheimers.org.uk)

Independent Age - 0800 319 6789 - [www.independentage.org](http://www.independentage.org)

**Your rights in work** - ACAS - [www.acas.org.uk](http://www.acas.org.uk)

#### Decisions about treatment and Advance Care Planning

Office of the Public Guardian - 0300 456 0300 - [www.gov.uk](http://www.gov.uk)

Compassion in Dying - 0800 999 2434 - [www.compassionindying.org.uk](http://www.compassionindying.org.uk)

#### Concerns or complaints about a care home

Care Quality Commission - 0300 061 6161 - [www.cqc.org.uk](http://www.cqc.org.uk)

**Hospice Care** - Hospice UK - 020 7520 8200 - [www.hospiceuk.org](http://www.hospiceuk.org)

### When the person you care for has died:

#### Bereavement Support

Cruse Bereavement Care - 0808 808 1677 - [www.cruse.org.uk](http://www.cruse.org.uk)

Cruse also have a helpline and website for young people - Hope Again (young people living after loss) - 0808 808 1677 - [www.hopeagain.org.uk](http://www.hopeagain.org.uk)

Samaritans - 116 123

#### Practical Matters

Organ Donation - 0300 123 2323 - [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk)

Local Registry Office for Bournemouth - 01202 454945 or Christchurch and Poole - 01202 633744

Bereavement Service Helpline - 0345 606 0265 - [www.gov.uk](http://www.gov.uk)

Probate and Inheritance Tax helpline - 0300 123 1072 - [www.gov.uk](http://www.gov.uk)

#### Finances/Benefits:

The Pension Service - 0800 731 7898 - [www.gov.uk](http://www.gov.uk)

Entitled to (online benefits calculator) - [www.entitledto.co.uk](http://www.entitledto.co.uk)

**Housing Advice** - Shelter on 0808 800 4444.

Without having a Lasting Power of Attorney for the person you care for, you will not be able to make decisions about their care or treatment if they are unable to do so themselves. The professionals involved should ask about your opinions and wishes, but you cannot make decisions on their behalf, even if you are their next of kin.

If none of the above measures are in place, decisions about the care and treatment offered to the person you care for will be made in their best interest by medical and social care professionals.

### Charging

Unless care is provided by the National Health Service (NHS), local authorities or individual care homes can charge for their services. In order to do this, they must carry out a financial assessment of the person you care for to determine how much they can charge.

Local authorities must follow statutory guidelines for charging (which includes any property owned by the person in care). Paying for care is a complex issue and it is important to seek specialist advice.

The following organisation produces information about charging for care:

Independent Age - 0800 319 6789 - [www.independentage.org](http://www.independentage.org)

### What happens to my benefits?

Some benefits can still be paid to the person you care for once they have moved into a residential home, and some will stop once the person you care for has been living in a residential home for a set period of time. If the person you care for is paying all of the fees themselves, they can still get the Disability Living Allowance care component, Personal Independence Payment daily living component or Attendance Allowance.

If the fees are being payed in full or part by the local authority, NHS or any other public funds, payment of the above will stop after the person you care for has been in a care home for 28 days. Once the person

you care for is in a care home permanently and their Attendance Allowance or Disability Living Allowance care component stops, or you stop caring for at least 35 hours per week, your Carers Allowance will also stop.

For information about other benefits you may be able to claim, see page 21.

### **Concerns or complaints about the care home**

If you are not happy with the care home, in the first instance, talk to the manager of the service. All homes must have a complaints procedure.

If a referral to the home was made by social care, you should also speak to the social worker or care manager involved in the care package. All local authorities have a complaints procedure - this will offer three stages of complaint. If you have gone through all stages of the complaints procedure and you are still not happy, you may be able to take your case to the Local Government Ombudsman.

To find out about care home standards or to make a further complaint about a service, contact the Care Quality Commission - 0300 061 6161 - [www.cqc.org.uk](http://www.cqc.org.uk)

If the service is provided by the NHS, ask your local health authority for a copy of their complaints procedure. If, at the end of the complaints procedure, you are still unhappy, you may be able to take your case to the Health Service Ombudsman.

Healthwatch Dorset works to help local people get the best out of their health and social care services, either by improving them today, or helping to shape them for tomorrow. To share your experiences, good or bad you can contact Healthwatch Dorset on 0300 111 0102 or visit [www.healthwatchdorset.co.uk](http://www.healthwatchdorset.co.uk)

Think about what employers want:

- Make the time you have spent caring and your caring role a positive feature of your CV and job application
- Identify the transferable skills you have gained through caring that fit with employers needs.

Think about short and long term goals and make a plan of what you would like to do. Make sure the plan is achievable - include small steps as well as your long term goals. Once you know what you want to do, you can look for the right kind of support to help you.

### **Support to get back into training and work**

Jobcentre Plus can tell you about the range of help they offer, both to find work and to help you out when you start work. This could be:

- training programmes to learn new skills or refresh existing ones
- support in writing job applications or your CV, and in preparing for interviews
- financial help when you move into work, e.g. Tax Credits, Housing/Council Tax Benefit

When you make a claim for Jobseeker's Allowance, you will have a jobseeker's interview that looks at your skills and qualifications, the type of work you want and the steps you will take to find work. When you are asked about your job skills and experience, make sure that you include the skills you have gained and used as a Carer as well as those you may have gained from previous employment.

### **Helping to improve support for carers**

Carers and former carers can be invaluable, and local services would like to hear from them about what they think about the services and support available for carers.

There are groups of carers who come together to help develop services for carers. If you would like to get involved, get in touch:

**Bournemouth, Christchurch and Poole** - 01202 458204 - [carersupport@bcpcouncil.gov.uk](mailto:carersupport@bcpcouncil.gov.uk)



## Learn something new

You may feel that you would like to refresh skills that you might not have used for a while, or learn something completely new. You might have gained new skills or interests from your caring role that you also want to pursue. Taking a course can also be a great way to meet new people.

To find information about what is available to you can contact your local library or contact Skills & Learning - 01202 262300 - [www.skillsandlearningbdp.co.uk](http://www.skillsandlearningbdp.co.uk)

## Returning to work

If you have given up work (or not worked at all) because of your caring responsibilities, you may want to work or return to work once your caring role ends. If you are not sure what you would like to do, start by recognising the skills and interests you have. Think about what you have learned from:

- any paid work you have done
- tasks and responsibilities involved in your role as a carer or parent, or in running a home
- other activities that you do, for example voluntary work

Then identify your interests. Think about:

- what you like doing
- how you would like to use your skills
- things you miss doing that you once did, e.g. previous work

Think about how you can gain confidence to use your skills in new ways.

You may want to find a personal development training course, for example confidence building, assertiveness, or managing stress.

The National Careers Service can provide you with information, advice and guidance on skills learning and work. You can also take an online skills health check designed to help explore your skills and interests at [www.nationalcareersservice.direct.gov.uk](http://www.nationalcareersservice.direct.gov.uk)

## 2 When the person you care for has died

Losing someone close to you can be devastating. If you have been caring for that person, the loss can seem even greater. How you cope with the death of the person you cared for is a very personal thing. There is no right or wrong way to feel following a death.

This section includes information about:

- emotional support
- registering a death
- arranging a funeral
- dealing with the deceased person's affairs
- your benefits

### How you feel

Everyone's reaction to losing someone is different. There is no right or wrong way to deal with your own grief. Listen to yourself. Do what feels comfortable and helpful for you. Do not do what other people say you 'should' do, unless you really want to.

There are no set limits on grief, and no set pattern of emotions and behaviours that everybody follows. Grief does not always happen straightaway. Immediately after a death there are a lot of practical things to do, like registering a death and arranging the funeral, and family and friends tend to be around a lot more. It may be that only when all the practicalities are dealt with, and the people around you get back to their everyday lives, that you start to grieve.

When the person you care for dies, as well as coping with the loss, you may also have to deal with the loss of your caring role. You might feel guilty about feeling relief, and you may also feel exhausted and alone. The death of the person you cared for may mean that the relationships you built with professionals involved in their care come to an end. Carers also talk about losing contact with friends and family because of the demands of their caring role. Picking up old social contacts or meeting new people may be the last thing you feel like doing when you have just lost someone.

with friends and family because of the demands of their caring role. Picking up old social contacts or meeting new people may be the last thing you feel like doing when you have just lost someone.

### **Who can help?**

The best help and support often comes from the people you know best - and who know you best. You may find that some people seem awkward around you, often because they want to do and say the 'right thing' but are not sure what that is. If you feel able, tell the people around you what you need from them and how they can help. Close family and friends may also be able to help you do this.

Talking about what has happened, and about the person who died, can help you come to terms with their death, and cope with the feelings you have. Friends and relatives who knew the deceased and can share memories of them with you, can be a great source of support.

Talking to other people who have been bereaved, and who have a better understanding of what you are going through, can also help. To find out about local bereavement support groups or services contact:

Cruse Bereavement Care - 0808 808 1677 - [www.cruse.org.uk](http://www.cruse.org.uk)

Cruse also have a helpline and website for young people - Hope

Again (young people living after loss) - 0808 808 1677 -

[www.hopeagain.org.uk](http://www.hopeagain.org.uk)

My Life My Care - [www.mylifemycare.com](http://www.mylifemycare.com)

CRISP (Supporting carers in Bournemouth, Christchurch and Poole) -

01202 458204 - [www.crispweb.org](http://www.crispweb.org)

You could also ask the professionals involved in the care of the deceased if they know of any local services. There is also a list at the end of this booklet of local services that we know about.

If you are finding it hard to cope with the emotions you are feeling, and it is affecting your health or daily life, you could seek more specialist help. Your GP may be able to refer you for counselling,

### **Find new challenges**

It can take time to come to terms with the loss of your caring role, but there will come a time when you are ready to think about what to do next. Keeping in touch with friends, family and your local community can be difficult when you do not have much time for yourself. You may feel isolated after many years of caring and you may feel that this has knocked your confidence. You could start by finding out what help or services your local carer's centre or group offers to former carers. Listed below are some other suggestions to help you get started.

### **Volunteering**

If you have time to spare, you could consider volunteering. As well as offering much needed help to local people or organisations, volunteering can be a very social activity, and can be a good way to meet new people. Volunteering opportunities can range from befriending older or disabled people, offering your skills (e.g. administration, fundraising, legal advice etc) to a local charity, to helping on a local conservation project.

PramaLIFE have a mentoring scheme for experienced, ex-carers to provide some guidance to carers new to the role. They will train and guide mentors in how to signpost and advise the new carers through the challenges and systems they will face. This may be a good place to start as a volunteer. If you would like to find out more please contact Sue Warr on 01202 207300, or e-mail [sue.warr@pramacare.co.uk](mailto:sue.warr@pramacare.co.uk)

There are many ways to find out about volunteering:

### **Contact your local volunteer centre**

Community Action Network (Formerly Bournemouth and Poole CVS) - 01202 466130

Volunteer Centre Dorset - 01305 269214 -

[www.volunteeringdorset.org.uk](http://www.volunteeringdorset.org.uk)

## Other benefits

If your income is relatively low, you may be able to claim one or more of the following means tested benefits. For most means tested benefits the savings limit is £16,000.

- **Job seekers allowance** - for people who are unemployed and are on a low income.
- **Income support** - for people who are on a low income and are under state pension age
- **Pension Credit** - paid as a guaranteed credit if you are over the qualifying age and on a low income. Plus, a savings credit for people over 65.
- **Housing Benefit** - this can help you to pay the rent if you're on a low income
- **Council Tax Benefit** - help to pay your council tax if you're on a low income.

Note: If you were getting a Council Tax discount because of your caring responsibilities, remember to let your local council know that your caring responsibilities have ended. If you are living alone, you may still be entitled to a single occupants discount.

For more information about any benefits you may be entitled to, you can visit [www.entitledto.co.uk](http://www.entitledto.co.uk) or [www.gov.uk](http://www.gov.uk)

## Local Energy Advice Partnership (LEAP)

LEAP is a free service that helps people keep warm and reduce their energy bills without costing them any money. book a free visit from the Local Energy Advice Partnership experts working in Bournemouth, Christchurch and Poole. Telephone: 0800 060 7567 or look online: [www.applyforleap.org.uk](http://www.applyforleap.org.uk)

or you can contact the British Association for Counselling and Psychotherapy on 01455 883300 or visit [www.itsgoodtotalk.org.uk](http://www.itsgoodtotalk.org.uk) to find out about counsellors in your area.

You can also speak to The Samaritans in confidence, about how you are feeling at any time on 116 123 (your call is free of charge).

## Practical matters

### Immediately after the death

#### *Will there be a post mortem?*

A post mortem is a medical examination of the body of the deceased. Post mortems are usually carried out when there is uncertainty around the cause of death.

Post mortems can be requested by the coroner (an independent official who inquires into unnatural death, e.g. sudden, unexpected or those related to procedures or operations) or by the hospital or close relatives. Permission of the close relatives of the deceased must be sought if the hospital wants a post mortem carried out, but the permission is not needed if the post mortem is requested by the coroner.

These will take place as soon as possible, usually within two to three working days of the death and the body is released on the day of the post mortem, so planning for the funeral should not be affected. Following the post mortem, reports are sent to the GP/consultant of the deceased and the coroner (if applicable). Relatives can also request a copy.

For more information, you can find out more by visiting the Government website - [www.gov.uk](http://www.gov.uk)

### *Organ donation*

It may have been the deceased's wish to donate their organs for transplant or medical research and, if you are aware that was the case, you need to inform the healthcare professionals involved in their care as soon as you can after the death.

For further advice or information go to [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk) or telephone the Human Tissue Authority on 020 7269 1900.

## **Registering the death**

### **How quickly does this need to be done?**

A death must be registered within five days.

### **Where do I register the death?**

Deaths are registered at the local registry office. You do not have to register the death yourself. Another relative may be able to register the death as long as they take all the necessary documents - including the medical certificate you were given by the hospital, hospice or GP. The registry office may only see you by appointment, so it is a good idea to phone first. You can contact your local registry office on:

Bournemouth - 01202 454945

Christchurch and Poole - 01202 633744

### **What documents do I need to take with me?**

When you register the death, you must take the medical certificate showing the cause of death with you. You should also try to bring the persons:

- birth certificate
- NHS medical card
- proof of address
- a driving licence
- marriage or civil partnership certificate
- passport

## **3** Life after caring

The end of your caring role may take some time to adjust to. Having more time to yourself may give you the opportunity for a much needed rest, but it can also leave you with a lot of time to fill. If you are used to always having things to do, it can be hard to stop and think about what you would like to do, and to be able to make choices for yourself. Some carers find that once they are no longer caring, exhaustion - both physical and emotional - catches up with them and they feel unwell for a while. Having spent time caring for someone else and putting their needs first, it is really important to look after yourself and let other people look after you.

When caring ends, some practical matters have to be dealt with fairly quickly, for example, benefits and housing, but you do not need to rush into making decisions about what you do next straight away. The following information outlines some of the issues you may need and want to think about.

### **Benefits**

If you are under pension age and not able to work because of illness, disability or your illness or disability affects your work, you may be able to claim Employment and Support Allowance (ESA). You may get ESA if you've lived or worked abroad and paid enough UK National Insurance (or the equivalent in a member country of the European Economic Area (EEA) or other country with which the UK has an agreement).

You may also be entitled to Personal Independence Payments (if under 65) or Attendance Allowance (if 65 or over) if you need help to look after yourself or with getting around. Personal Independence Payments and Attendance Allowance are not means tested, and can be claimed in addition to other benefits and sources of income.

considers the property unsuitable for you to live in (e.g. it is too big for your needs or it has had adaptations you do not need) they may ask you to move to another property. They must give you notice to leave between 6 and 12 months after the tenants death.

If you and the person you cared for were joint tenants, you will have the right to take over the tenancy yourself. Be aware that if you take over the tenancy completely, you could also inherit and have to pay back any rent arrears for the property.

If you are not certain if this applies to you, contact your local council.

### **My mother owned her house outright. I have been living with her and caring for her for the last few years, but the house has been left to me and my siblings - can they insist I move out?**

If the property you live in is owned jointly by you and your siblings, and they are happy for you to carry on living there, there is no reason for you to move out. However, if your siblings wish to sell the property, you do not have the right to stay based on having cared for your mother, so it will be up to you to negotiate deferring the sale to allow you to continue living there.

If you are at risk of being homeless because of the sale of the property you have been living in, seek advice as soon as possible.

If you need advice about your housing situation, contact Shelter on 0808 800 4444.

Don't worry if you can't find all of these documents, you will still be able to register without them. The registrar will also want to know:

- the person's full name (at the time of death)
- any other names that the person used (e.g., a maiden name)
- their date and place of birth, including the town and county if they were born in the UK, or just the country if they were born abroad
- their last address
- their occupation or last occupation if now retired
- the full name of their spouse or civil partner, if they've died
- details of any state pension or benefit they were receiving.

### **What do I get from the registrar?**

The registrar will give you:

- a certificate of registration of the death
- a certificate for burial or cremation
- a certificate for Department for Work and Pensions benefits.

You will be able to buy copies of the death certificate at the time - or at a later date. It is advisable to have a few extra copies for dealing with the will and other business.

You may be able to access the governments 'Tell us Once' service, which reports a death to most government organisations in one go. When you register the death the registrar will let you know if this service is available to you, give you the contact number for this and a unique reference number to use the service.

### **The funeral**

The funeral can be very important in helping you, friends and the family of the deceased to mourn. It is an event when the person's life can be thought of, valued, and celebrated. It is a time to think of the person who lived, and not just the difficulties of the last few weeks, months or years spent caring for them.

## Arranging the funeral

When the funeral takes place may depend on factors such as religious or cultural requirements. Aside from that, the funeral or cremation does not have to happen immediately, unless that is what you want. In any case, you will not be able to finalise the date until the death has been registered.

When planning the funeral, you should find out whether the deceased left any instructions about their funeral in a Will or other written document. Other than that, you can choose between burial, cremation or alternative burials of various sorts and, if you choose to use one, a professional funeral director will help you make arrangements. There is further information about these options at [www.gov.uk](http://www.gov.uk).

## Paying for the funeral

Funeral costs can be quite high so it is worth obtaining quotes from more than one funeral director. Make sure that everything has been included (church or other venue for the service, burial or cremation fees, cars for the mourners, flowers etc). You can ask for written quotations.

If you arrange the funeral, you will be the person responsible for ensuring the fees are paid, so it is sensible to check in advance if the deceased had money available to cover the costs. You could check their paperwork to find out:

- whether they took out a pre-payment funeral plan
- whether they had a pension scheme or insurance plan which included a lump sum for funeral costs.
- whether they belonged to a union or professional association which pays benefits when a member dies.
- whether a lump sum could be released from a savings account

Alternatively, you or the executor (the person responsible for sorting out the deceased's estate) may be able to pay the costs of the funeral yourself and then recover this from the costs from the estate.

**Widowed Parent's Allowance** is a regular taxable payment for people under pension age who have been bereaved and have dependent children (or for women if they are pregnant). If your spouse or civil partner met the National Insurance Contributions conditions the full rate is payable. If not, you receive a proportionately reduced amount of the allowance, unless they died of an injury or disease due to work.

Note: You cannot be paid a Widowed Parent's Allowance and Bereavement Allowance at the same time. A Bereavement Payment can be paid in addition to Widowed Parent's Allowance or Bereavement Allowance.

To claim a bereavement benefit, download the appropriate claim forms at [www.gov.uk](http://www.gov.uk)

## I am over State Pension age, can I still get bereavement benefits?

Widowed Parent's Allowance and Bereavement Allowance cannot be paid beyond state pension age. When you reach state pension age, and if you have not remarried or formed a civil partnership, you will be entitled to a State Pension, if your late spouse/civil partner satisfied the National Insurance Contributions or died as a result of injury or disease due to work. You could qualify for a pension based on both your own National Insurance Contributions records and your spouse/civil partner's record, if that would give you a higher state pension. For further details contact the Pension Service on 0800 731 7898 or go to [www.gov.uk](http://www.gov.uk).

## The person I was caring for was a council tenant and I had been living in the property with them. Does this mean I will be evicted now they have died?

If you are the husband, wife or civil partner of the person you cared for, you can inherit their tenancy. This takes priority over that of any of their relatives. Partners or other family members who lived in the property for at least 12 months will usually have the right to take over the tenancy and remain in the property. However, if the council

## What about my own finances?

The death of the person you cared for may have an effect on your own financial situation and you may need to find out which benefits you can claim:

### Carers Allowance and carer premium/addition

If you were receiving Carers Allowance when the person you cared for died, this will usually continue for eight weeks from the Sunday following their death. If you were receiving a carer premium as part of your Income Support or Pension Credit this will also continue for eight weeks.

If you were 65 or over and entitled to Invalid Care Allowance (as Carers Allowance was then called) on 27 October 2002, you will be entitled to Carer's Allowance indefinitely.

### Bereavement benefits

Bereavement benefits are not means tested, but they will be taken into account as income if you claim any means tested benefits.

A **bereavement payment** is a one off lump sum, tax free payment paid on the death of your spouse or civil partner. It is only payable if you are under state pension age when your spouse died, unless they were not entitled to a pension. There are also National Insurance Contribution conditions based on your spouse or civil partner's contribution record, unless they died of an injury or disease due to work. You should claim this within 12 months of your spouse or civil partner's death.

**Bereavement Allowance** is a regular taxable payment made if you were age 45 or over when your spouse or civil partner died. It is payable for 52 weeks. The amount you are paid relates to your age when your spouse or civil partner died but is only payable up to State Pension age and will be reduced if your spouse or civil partner's National Insurance Contribution record was incomplete.

## Help with funeral costs for people with a low income

If there are no other means of paying for a funeral, you may be able to claim a Funeral Payment from the Department for Work and Pension. Eligibility is based on your circumstances (rather than those of the deceased) and you may be eligible if you, or your partner, are in receipt of at least one of the following benefits:

- Income Support
- Income Based Jobseekers Allowance
- Pension Credit
- Housing benefit
- Child Tax Credit
- Income Related Employment and Support Allowance
- Working Tax Credit
- Universal Credit

You can claim the Funeral Payment any time between the date of the death and up to three months after the date of the funeral. The payment you receive will cover the cost of specified necessary items and services (e.g. burial fees) and up to £700 for other funeral expenses. Be aware, though, that the payment will not necessarily cover all the costs of the funeral, so there may be an outstanding amount that you have to pay.

For further information, or to download the form go to [www.gov.uk](http://www.gov.uk) or contact the Bereavement Service Helpline - 0345 606 0265.

### After the funeral

After the death of someone close to you, there are many practical tasks that need to be carried out. The property and possessions of the deceased will need to be dealt with and your own situation may change, e.g. the benefits you claim, where you live, etc. Here are some of the commonly asked questions.

### How do I sort out the property and possessions of the deceased?

When someone dies, everything they own is called their estate. If the person who died has left a Will, this will indicate how they

wanted their estate to be divided after their death. It will also name executors (the people they want to deal with the Will).

The estate cannot be used to pay bills or debts, or be divided up for gifts and inheritance until either:

- the Will has been granted probate - this is a formality which confirms that a will is legally in order.
- a grant of administration has been given - this is a formality which allows the personal representative to deal with the estate when there is no will.

This means that any bank accounts in the deceased person's name will be frozen until the formalities have been completed. Bank accounts in joint names can be used by the other account holder.

### **I had Power of Attorney for the deceased - does this carry on?**

If you had Power of Attorney for the person you cared for, because they were no longer able to deal with their own money and affairs, the Power of Attorney stops being in force as soon as the person dies. You will not be able to continue to use their bank account, or carry out any business on their behalf.

### **Will I have to pay Inheritance Tax?**

There is normally no Inheritance Tax to pay if the person you cared for had an estate below a certain threshold determined by the Government. Inheritance Tax will have to be paid on any amount above that. However, Inheritance Tax does not have to be paid if the estate goes to the deceased's spouse or civil partner.

For more information about how Inheritance Tax is calculated and paid, contact the Probate and Inheritance Tax helpline on 0300 123 1072 or visit [www.gov.uk](http://www.gov.uk).

## **What else do I need to do?**

The following would be useful to get done as soon as you can manage it:

- send the benefits certificate given to you by the registrar to the Department for Works and Pensions, so that they can deal with the pension and/or benefits of the deceased.
- contact the local tax office to inform them of the death.
- contact the local authority in connection with council tax, any support from social care, parking permits etc.
- contact any relevant insurance companies, pension providers, banks and building societies.
- contact the executors of the Will if there is one or, if there is no Will, decide who will apply for the letters of administration.
- if the person you cared for had any NHS equipment on loan, e.g. crutches, wheelchair, or medical equipment, you will need to arrange for this to be returned.

If you are able to use the 'Tell us Once' service, a lot of the above will be taken care of for you.