



A CARER – JUDY'S STORY

- Judy is 58. She is thinking about giving up her part time job to care for her husband following his stroke.
- She knows they will struggle financially but she is struggling to cope managing work and caring and worries that he will fall when she is away from the house.
- Her daily visits to her mum in a local care home are now only twice weekly, she feels guilty and sad about that but each visit is 3 hours using public transport, she doesn't drive.
- She has given up her regular dance and amateur dramatics nights and now rarely sees her circle of friends.
- She also recently hurt her back trying to help her husband to bathe. Her sister visits and thinks Judy is becoming depressed she suggests she goes to the GP and asks for help.
- Judy's GP says the local council should be able to help her as a carer and gives her details of how to ask for a Carers Assessment.
- The council arrange a carers assessment for Judy. They explain that she could benefit from some independent financial advice on available allowances and future financial planning. They inform her where advice is available locally and options for accessing advice from a regulated independent financial adviser to help her think about and plan her finances.
- They also arrange for a parallel assessment of her husband's care needs.
- Her assessment identifies that she needs a regular sitting service for her husband to enable her to visit her mother more regularly and take up some of her hobbies again so she has a break.
- Judy is given a personal budget. She uses it to get taxis to see her mum limiting the time she is away.
- The councils also signposts her to the local voluntary sector carers centre where she meets others in similar situations and starts to build a network of support.
- Her husband receives a telecare package and the council fits aids and adaptations to enable him to cope more easily on his own and to have a safety net in case he falls and to assist Judy in tasks like bathing. He also receives a regular sitting service so Judy is able to take up her hobbies again.



SERVICE USER ELIGIBLE FOR FINANCIAL SUPPORT – KATIE'S STORY

- Katie is 45, she was diagnosed with MS 8 years ago. She lives alone and wants to stay there.
- She has tried to ignore the MS up to now but her condition is rapidly deteriorating. She has just given up work. She is now struggling to keep the house clean and look after her cats.
- She looks online for help and advice. She finds on NHS Choices general information and advice about living with MS.
- She follows a link on NHS Choices to the MS Society, she rings their helpline. They put in her touch with financial and benefits advice.
- They suggest she is likely to be eligible for support from her local authority. They give her a number to ring but she writes it down wrongly.
- She goes online and finds her local council's information and advice pages for social care.
- She requests a needs assessment. Katie is assessed as being eligible for care and support.
- She is given a financial assessment and is found to be eligible for financial support.
- The LA and Katie work together to develop a Care & Support Plan. **ALTERNATIVE:** With Katie's agreement the LA suggests an independent care broker service which will help her put together her own care and support plan and arrangements.
- Katie takes her personal budget as a direct payment. She advertises for a Personal Assistant who will take her out and maintain contact with friends and family, help maintain her house, and help her look after the cats which she has identified as being vital to maintaining her well-being.



A SELF FUNDER SERVICE USER – FRANK'S STORY

- Frank is 81 he has an early diagnosis of dementia. He lives alone, his wife died last year.
- Aside from being lonely at times Frank is coping reasonably well, he is fit and mobile for his age. However, he is becoming increasingly forgetful.
- His daughters, both of whom have little understanding of the care system and live 100 miles away, are worried that he needs help. Last week he flooded his bathroom having forgotten he had started running a bath.
- They look online and see that Frank should be entitled to an assessment of his needs by the Local Authority.
- They go to the council's website to find out who to contact.
- Frank has his needs assessed by the council. They suggest a telecare package should help minimise the risks of him continuing to live alone. They also signpost him to the voluntary sector and a local memory clinic.
- The local authority calculates Frank's Independent Personal Budget for the services the LA assessed as meeting the eligibility criteria, which was for telecare, ensuring that he is able to progress towards the cap on care costs.
- He is assessed for financial eligibility but has a good pension and £100K in savings. He does not meet eligibility for financial support.
- His daughters look online to find a privately provided telecare package for him.
- They also decide to pay for a cooked meals at home delivery service to put their minds at rest that Frank will not be cooking himself. These costs do contribute towards the LA calculates for Frank's cap on care costs as this support was not identified in his needs assessment.