



Where to

get help

A guide to caring for
the Armed Forces
veteran community

What is a UK Armed Forces veteran?

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- The Regular Army
- The Royal Air Force
- The Royal Navy
- The Royal Marines
- The Regular Army Constituent Reserves
- The Royal Air Force Voluntary Reserves
- The Royal Navy Reserves
- People enlisted into National Service
- Merchant Mariners who have seen action on a legally defined military operation

The Armed Forces community also extends to those who depend on veterans and includes spouses, civil partners and children. This definition can be extended to unmarried partners, parents, other family members and non-family friends where they have taken on caring responsibilities for a seriously injured Service person or for the child of a deceased Service person.

You may be caring for somebody mentioned above, or they may be caring for you, because of age, disability or illness.

This guide aims to provide a guide to caring and outlines the support that is available.

In Wales there are:

210,000 veterans of whom 50% are aged 75 and over

370,000 carers, many of whom will be veterans

"You don't know, what you don't know."

– a veteran who cared for his wife with dementia

"I didn't have time to think. There was no help at all."

– a mother caring for her veteran son

"It would have been different if we'd have known everything from the start and how to get support."

– a veteran caring for his wife

Carers are people who provide unpaid care for someone else, usually a family member or friend, who has a physical or mental health condition.

Carers come from all walks of life and are of all ages. Carers are generally linked to people by bonds of love, friendship and duty but sometimes they can also be bound by necessity, guilt and family pressure.

People can slip into a caring role as someone gets older, start to live with illnesses or disabilities or need additional help and support with day to day life.

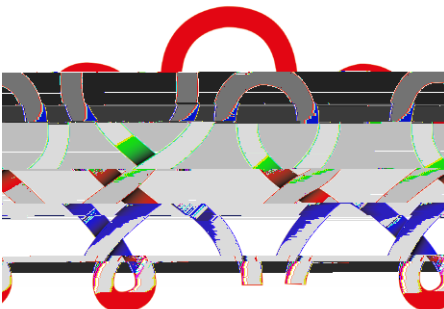
For others, it may happen overnight, for example, when someone suffers an injury through service or has a life-limiting illness. It could happen if a child or grandchild is born with a disability. Carers may also be caring for more than one person at the same time, for example, a spouse as well as a parent with a disability or illness.

The demands of caring can be overlooked but it is important to recognise the crucial role you play in helping someone else in their day-to-day life.

Caring within the Armed Forces veteran community, whether you are the carer or are being cared for can present some additional challenges. You may have come from a culture in the military where you have coped with severe risks and being a veteran you are accustomed to self-sufficiency and sacrifice. You could be reluctant to admit any weakness because you are used to just getting on with it. There may also have been times in Service where you have been away from your family and friends and lost touch with those who could help. It is therefore important that you know where you can go for the right support should you need it.

“We are co-dependant, set in our ways. It took me 3 years to ask for help.”

– Tony, Welsh Guard



Special consideration is appropriate in some cases, especially those who have given most, such as the injured or bereaved. The obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. This means that there may be additional provisions for veterans and their families. There are regional Armed Forces Liaison Officers, funded until April 2021, working across local councils in Wales that may be able to support veterans to access services. You can call your local council to speak to them.

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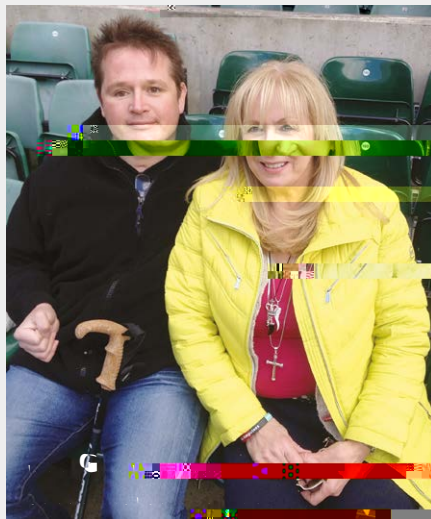
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“ I look after my son Steve who while on active service in Iraq in 2003 was the COs driver and personal protection. He was also a Russian oligarch driver and also worked close protection in London. When he came home he was promoted to Lance Corporal in the Royal Marines 42 Commando. Steve then left the Marines and was a close protection operative. During time off he went to Thailand to do Muay Thai boxing. While in Phuket he was involved in an incident which left him in a coma. He was in a coma for six weeks and not expected to live. He'd broken his neck and had a brain bleed along with three brain haemorrhages. I was told by medical experts in the UK that he would never walk or talk again. Being a Royal Marine helped him pull through because of his fitness and mindset.

Steve eventually came home after a long stay in hospital in Phuket. As well as family and friends, the support we had during this time from the Royal British Legion and the Royal Marines Association kept us going. The Royal Marines repatriated Steven back home after six weeks in Thailand, hence the saying “Once a Marine always a Marine”.



Once back home he was taken into intensive care at Newport's Royal Gwent Hospital and continues to have various medical treatments where I need to be on hand to take him.

I never really recognised myself as a carer for Steve. I am his mum and between trying to do everything needed to help Steve get better, I had no time to think.

“When Steve came out of hospital, I thought of myself as a mother and not a carer, even though I was doing lots of caring tasks.”



Apart from the support we've had from the military charities I have never heard of anything else and had no idea about any benefits or any other help that would possibly make mine and Steve's lives easier.

Steve now lives independently a few doors down, but still needs my support for lots of things that other people take for granted on a day-to-day basis. I am constantly busy and I have to put everything in a diary to keep on top of what needs to be done and where. I suppose in many ways we are a team and despite his injuries he amazes me with his sense of humour and his determination to get as well as he possibly can. I can only put that down to his mindset and his military background.

I would advise anyone who has a caring responsibility for someone to really consider the help that is available out there. Not only can it help you as a carer but there could be support that you don't have a clue about for former military personnel.

We are grateful for the continued support that we have from Blesma who have helped me as a carer as well as Steve. Blesma have given us advice and support when we really needed it. Tom and Jason at Blesma continue to support us and we attend social gatherings co-ordinated by them to share stories and experiences with other veterans. We have also had help from the Royal Marines charity, 65 Degrees North and Pilgrim Bandits and are very grateful to them all. ”

Other benefits

There are a number of other benefits that you may be eligible to claim. You should contact the relevant authority to find out more. For example, you may be eligible to claim Carers Allowance if you are caring for someone with a disability or illness. You may also be eligible to claim Pension Credit if you are retired and your income is below a certain level. For more information on these benefits, see the relevant sections of this guide.

Age Cymru's Adviceline or the Veterans Gateway can help via their helpline or you could visit your local Citizens Advice office, their contact details are listed in the back of this guide.

Non- means tested benefits are those that are not based on your income or any savings you have. These include:

Carers Allowance

- Carers Allowance is a non-means tested benefit and is the main benefit for carers. However earnings may affect your entitlement. If you are looking after someone for 35 hours a week or more, you may be eligible depending on your circumstances.

Disability Living Allowance (DLA)

- If you are looking after someone who has a disability or illness and is aged from 16 to below their State Pension age, they may be eligible to claim this benefit.

State Pension (Contributory)

- If you are looking after someone who has a disability or illness and is over the State Pension age, they may be eligible to claim this benefit.

Disability Living Allowance (DLA)

- If you are looking after a child who is under 16 with a disability or illness they may be eligible to claim this benefit.

For more information on benefits go to: carersuk.org/help-and-advice/financial-support

Armed Forces Pension

If you or the person you care for is a veteran, you or they may be entitled to an Armed Forces pension. Contact Veterans Welfare Service 0800 0853600, you can also download a claim form at www.gov.uk

If you are retired and your income is below a certain level you may be able to claim Pension Credit. Discover more www.gov.uk/pension-credit

Carer's Credit and Carer's Allowance

Carer's Credit is a way of protecting pension rights for people who are caring for someone but are not paying National Insurance (NI) contributions through paid work and are unable to claim Carer's Allowance. If you already get Carer's Allowance then you do not need to claim Carer's Credit as your pension is already protected.

You could benefit from Carer's Credit if you are in one of these situations:

- you care for one or more people for 20 hours or more a week but miss out on Carer's Allowance because you don't care for any one of them for 35 hours or more a week
- where there is more than one of you caring for someone, and someone else is getting the Carer's Allowance for that person
- you care for someone who can't or refuses to claim disability benefits, or if the disability benefits of the person you are caring for have stopped due to them being in hospital or residential care
- you are within 12 weeks of claiming Carer's Allowance and/or within 12 weeks of your claim for Carer's Allowance stopping

Armed Forces Compensation Scheme

Armed Forces Compensation Scheme

If you have been injured as a result of Service, or have had a condition made worse by service before 6 April 2005, you may be able to claim a War Pension. If you have had an illness or injury caused or made worse by service in the Armed Forces on or after 6 April 2005, then you may be able to make a claim to the Armed Forces Compensation Scheme. Both schemes are administered by the

Financial assistance

There are a number of ways that you may be able to get help with your Council Tax bill depending on your circumstances. These include:

- Council Tax Reduction (CTR) schemes (sometimes called Council Tax Support)
- Rebates
- Exemptions
- Discounts
- Disability Reduction Scheme
- Discretionary Housing payments

Carers UK's website describes the benefits that you may be entitled to and has factsheets that provide more details. You can find more information at carersuk.org/help-and-advice/get-resources/our-factsheets

Local charities and grants

There may be local charities that can provide one off financial assistance and grants, you could check with your local carers centre.

Turn2Us is a national charity that helps people in financial need get access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations.

To find out more, visit their website Turn2Us.org.uk

Charities providing financial assistance

The Royal Air Force Benevolent Fund, the Royal Naval Benevolent Trust and ABF The Soldiers Charity provide financial assistance to veterans and their families, which may include helping to pay towards care home fees, and for mobility equipment. See their websites for more information:

- rnbt.org.uk
- rafbf.org.uk
- soldierscharity.org

You can find more information in the further support section on page 23.

“It was only because of information from a veterans charity we found out we were exempt from council tax.”

– veteran

“ I served for 22 years in the Welsh Guards and then worked locally as a caretaker in charge of a castle for a number of years. In November 2017, my wife Tina was taken ill and following various hospital admissions we eventually found out that she had suffered a number of strokes. I had to give up work to care for her which changed our lives completely. We spent all our savings to survive and we ended up ‘down and out’ financially. I’ve always worked and I had never been in that situation before. The stress levels at that time meant I couldn’t sleep from worrying and we didn’t know where to turn.

Tina had been in hospital a number of times, and even though we were

Being in the military hardens you.
It's difficult to speak to people who
haven't served. They just don't
understand. In the military even if
you are ill, you have to get on with it.
When it came to caring, I suppose I

local council, social care or health services. For more information on how to get an assessment, see [Getting an assessment in Wales](#).

Councils are encouraged to consider combining the assessment of people within the same family, for example the carer and the cared for, so that the assessments are linked and complementary.

Similarly, assessments can sometimes be carried out jointly with another agency, such as the NHS, to ensure all professionals involved in a person's care are talking to each other when decisions about care are being made.

There is a specific responsibility that where a disabled adult is being cared for, and it appears a child is involved in that care, the local council has a duty to:

- consider the impact on the child of the disabled adult's needs – in particular, the impact on the child's wellbeing, welfare, education and development
- identify whether the child is having to perform tasks which are inappropriate, given all the circumstances

More information can be found in this assessment guide: carersuk.org/wales/help-and-advice/factsheets-carers-wales/getting-an-assessment-in-wales

Direct payments

If you or someone you care for is eligible for help from social services, you could apply for direct payments. These let you choose and buy the services you need to meet your eligible needs instead of getting them from your local council. Direct payments offer flexibility to buy the services or employ someone directly who you feel comfortable with, who understands your situation.

You can find more information at carersuk.org/help-and-advice/practical-support/getting-care-and-support/direct-payments

Please note:

From 1 April 2020, the Government has introduced a new system of direct payments for people with health and social care needs. This means that people who are eligible for direct payments will be able to choose how they want to spend their budget. This includes the option to employ someone directly to provide care. The new system will be rolled out in stages from April 2020. The new system will be available to people who are eligible for direct payments under the new system. The new system will be available to people who are eligible for direct payments under the new system. The new system will be available to people who are eligible for direct payments under the new system.



“ I served in the RAF as a joiner, first on the building side of the service and then as an air gunner

Technology

Many of us use technology in our everyday lives, but seven out of ten people don't think of technology when it comes to caring. Why not use it to help you?

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Upfront

If you are new to caring and don't know where to turn, Upfront, our online tool, will point you in the right direction. It gives you information tailored to your circumstances by email as a starting point and a guide to caring. As well as offering practical and financial support, it includes information to help you cope with the impact of caring on your health and relationships.



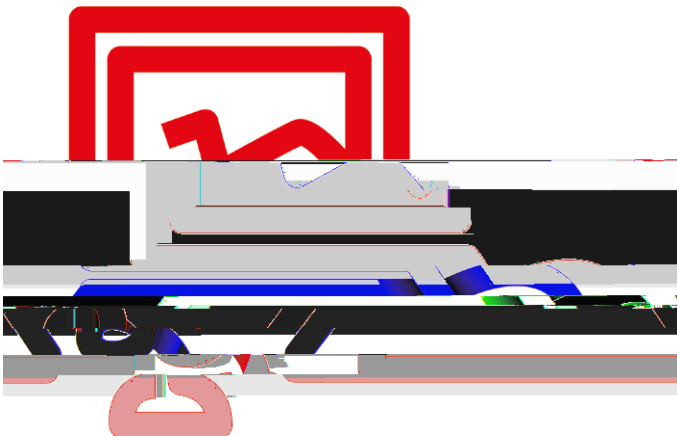
You can find more information at carersuk.org/upfront

Jointly

Developed by Carers UK, Jointly is an innovative mobile and online app that is designed by carers for carers.

Jointly makes caring easier, less stressful and more organised by making communication and coordination between those who share the care as easy as a text message.

You can learn more about the app at carersuk.org/jointly



Employment and Carers

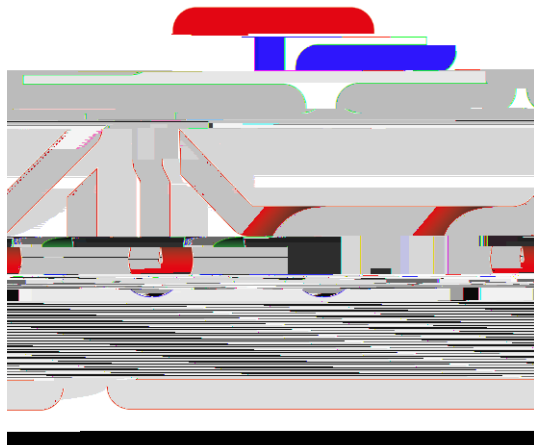
Employers have a duty to support carers. This includes providing information, advice, and support to help you manage your caring role.

There is a right to request flexible working and time off in emergencies. As well as these statutory rights, you may also have additional contractual rights.

It is your choice whether to tell your employer about your caring role but there may be support available at work or additional contractual rights that you may be entitled to. It may be worth asking if your employers offer support.

If you are struggling to juggle work and care and are thinking of leaving work or reducing your hours, it is important to consider the implications it could have on your income, quality of life and future pension entitlements.

You can find more information at carersuk.org/work





How to best look after yourself differs from person to person

The everyday life for carers can be stressful. Organising care for another person can be complex or limiting. When feelings of stress become harder to bear or lead to anxiety or depression, it is important to reach out for help to look after your own health and mental well-being.

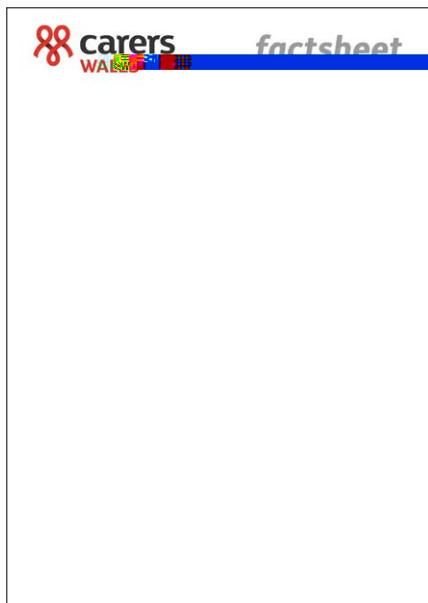
How to best look after yourself differs from person to person. Sometimes the best understanding and support comes from the people you know, such as friends and family members.

When caring ends or changes

When a loved one goes into hospital, you may be asked to help with their care. This could be for a short period of time while they recover or it could be a prolonged issue that means your caring role has intensified.

Carers Wales has produced a factsheet for carers who are experiencing this significant change in their lives. It outlines the support available and the steps you can take to help you through each situation.

To see a copy go to: carersuk.org/wales/help-and-advice/factsheets-carers-wales/when-caring-ends-or-changes



One of the most common times for a caring role to change, or even begin, is when a loved one goes into hospital. This may be for a short period of time while they recover or it could be a prolonged issue that means your caring role has intensified.

You have rights for when someone leaves a hospital, including knowledge of when they are being discharged and assurances that the correct support will be put in place to assist you with caring for them.

You can find out more by viewing our factsheet Coming out of hospital: carersuk.org/wales/help-and-advice/factsheets-carers-wales/coming-out-of-hospital

2.1.1.1 Veterans' NHS Wales

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Veterans' NHS Wales is a specialised, priority service for individuals who have served in the Armed Forces, at any time in their lives and who are experiencing mental health difficulties related specifically to their military Service.

In Wales, all Armed Forces veterans are entitled to receive priority access to NHS care (including hospital, primary or community care) for any conditions (mental and physical) that are likely related to and/or resulting from their military Service.

This priority is over patients with a similar level of clinical needs and only for Service-related conditions. Veterans should not be prioritised over those with greater clinical need.

2.1.1.1.2 Local Councils

There are Armed Forces Liaison Officers, funded until April 2021, that cover local councils across Wales that may be able to support veterans to access services.

2.1.1.2 Swimming

The Welsh Government has committed to provide free swimming for Serving personnel and veterans until 2021 to support health and well-being.

To access the Armed Forces Free Swimming Scheme (AFFS) Veterans and Armed Forces Personnel **must** hold valid '**MOD Defence Privilege Card**'.

If you don't have a Defence Discount card you can sign up by visiting defencediscountservice.co.uk

24. **Other support services**

There are a number of other support services available to veterans and their families. These include the Royal British Legion, Veterans' Gateway, and the Royal British Legion's Veterans' Gateway. The Royal British Legion provides a range of support services, including financial advice, housing support, and mental health services. Veterans' Gateway is a free, confidential helpline that provides support and advice to veterans and their families. The Royal British Legion's Veterans' Gateway is a free, confidential helpline that provides support and advice to veterans and their families. For more information, visit [veteransgateway.org.uk](http://www.veteransgateway.org.uk).

Veterans' Gateway

Veterans' Gateway is the first point of contact for veterans, their families and carers seeking support. No matter what the issue is, they can help connect you with their network of over 30 partners who specialise in different issues from pensions and family matters to physical health and mental wellbeing.

You can access their advice 24 hours a day via their helpline **(0808 802 1212)** or online via self-help guides at veteransgateway.org.uk

Royal British Legion

The Royal British Legion supports Serving members of the Royal Navy and Royal Marines, British Army, Royal Air Force, Reservists, veterans and their families. Their support starts after 7 days of Service and continues long after life in the Armed Forces. The Royal British Legion helps veterans young and old transition into civilian life, helping with

The oldest national charity supports both regulars and reserves in the Royal Navy, the Royal Marines, the British Army and the Royal Air Force and their families, including anyone who has completed National Service. They are all entitled to lifelong support from SSAFA, no matter how long they have Served.

It provides a wide variety of support in an appropriate and timely way: advice services on a range of financial, health and other issues, practical help to obtain mobility and specialist equipment, household goods for formerly homeless veterans, support for veterans with mental health needs and mentoring for veterans during transition to civilian life.

0800 731 4880

ssafa.org.uk

The charity provides financial assistance to veterans and their families, which may include helping to pay towards care home fees, and for mobility equipment.

029 2072 6132

soldierscharity.org

The charity provides a range of support aimed at Serving and former RAF personnel and their dependants. The support includes welfare breaks, grants to help with financial difficulty, as well as a range of other support.

0300 102 1919

rafbf.org.uk

The charity provides a wide range of financial assistance as well as providing care for older people in their own care homes, helping with care home fees, disability aids. They also make financial grants to assist with a wide variety of circumstances.

023 9269 0112

rnbt.org.uk

Help for Heroes

Help for Heroes provides a range of support and services for wounded, injured and sick Serving (Regular and

Introduction

Introduction

Other military associations

There are also several military associations for different armed services, including the Royal Naval Association (RNA), the Royal Marines Association (RMA), the Royal Air Forces Association (RAFA) and the Officers Association. These provide comradeship and offer opportunities to socialise and keep in touch. Some also provide advice about benefits and housing, as well as operating a benevolent fund which eligible members can apply for to get small amounts of financial assistance.

023 9272 3477

www.royal-naval-association.co.uk

01392 3464 24

www.royalmarinesassociation.org.uk

0800 018 2361

www.rafa.org.uk

0203 7616 343

www.officersassociation.org.uk

Specialist services for the Armed Forces community

British Legion Admiral Nurses

Specialist service helping the Armed Forces community and their families living with dementia

Contact details

0808 802 8080
britishlegion.org.uk/get-support/care-and-independent-living/support-for-carers/admiral-nurses

Contact details

Information and advice for people with dementia and their carers

0300 222 1122
Alzhemiers.org.uk

Contact details

Information and advice, and benefit checks for the over 50s

08000 223 444
ageuk.org/cymru

Contact details

Helping older people to live independently in warm, safe, accessible homes

0300 111 3333
careandrepair.org.uk

Contact details

A network of local partners that provides advice, information and support to carers

029 2009 0087
carers.org/wales

Contact details

A national charity that provides information, advice and support for carers

029 2081 1370
carerswales.org

Local Citizens Advice

Local offices for advice/
representation on benefits, debt and
housing

03444 772020

citizensadvice.org.uk/wales/

Hafal (Hafal.org)

Hafal is the principle organisation
in Wales working with individuals
recovering from serious mental illness
and their carers

01792 816 600

Hafal.org

Macmillan Cancer Support

Information and advice for people
with cancer, their families and carers

0808 808 0000

www.macmillan.org.uk

Marie Curie

Support for people living with any
terminal illness and their families

0800 090 2309

mariecurie.org.uk

Relate

Counselling and support services for
couples, families and young people

0300 100 1234

relate.org.uk

Rethink

Information, advice and community
services for people affected by severe
mental illness and their carers

0300 5000 927

Rethink.org

Samaritans

Is a registered charity aimed at
providing emotional support to
anyone in emotional distress,
struggling to cope, or at risk of suicide

116 123

Samaritans.org

Shelter

Information and advice on housing
issues

0345 075 5005

shelter.org.uk

Stroke Support

Information, support and advice to
help those affected by stroke

0303 3033 1000

stroke.org.uk

Turn2Us

Information and advice on benefits
and grants

0808 802 2000

Turn2Us.org.uk

029 2081 1370

Unit 5, Ynysbridge Court, Gwaelod y Garth, Cardiff CF15 9SS

T 029 2081 1370 E info@carerswales.org

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