

getting into work.



a guide for parents
of disabled children
returning to work



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introduction

Research tells us that one of the biggest hurdles that carers have to overcome when considering a return to the workforce is their own lack of confidence. Will they be able to ask for the flexibility they want, will they find the work meaningful, will they be able to get their skills up to speed... the answer is of course 'Yes', but you need to take things one step at a time and use all of the tools and support available, such as this incredibly helpful guide.

I'm a working mother with a disabled child and I feel that now is an incredibly good time to be thinking about returning to work – good employers are keen to engage with you. They recognise that no one group of people has the monopoly on talent and they are keen to recruit from the broadest pool of candidates. To do this they offer an inclusive environment that can support your individual needs and they value your unique differences and perspectives. I hope this guide inspires you to reach beyond your potential – good luck!

Fleur Bothwick

Director of Diversity and Inclusiveness,
Ernst & Young LLP
Working Families Trustee
Waving *not* drowning network member



foreword

Perhaps the biggest block to getting back into work after caring for a disabled child is the emotional barrier. It is sometimes easier to regain skills and confidence than it is to overcome the feeling of guilt for 'abandoning' your child and feeling that a carer could not do as good a job as you in looking after your child.

From my experience, having both parents with full working lives has been very positive both for me as a person and for my relationship with my mother and father. When a parent cares for a child full-time and neglects their own needs, it becomes stifling for all involved. When someone who has chosen to be a carer comes in and looks after the disabled child, it naturally engenders more independence in the child as well as better social skills which are both crucial to the child's development. Also, it strengthens the bond between the parents and the child if the parents can enjoy a stimulating working life and social interactions as this feeling of being more fulfilled and able to achieve personal goals obviously has a positive impact on the child-parent relationship. Happy parents bring up happy children.

It may seem like a big wrench leaving a disabled child to go to work; at first, no doubt, there will be tantrums and tears but in a short time the positive impact of both parent and child being released from co-dependency will emerge and a healthy mutual respect will develop which will last a lifetime.

I was the only disabled child out of all my friends as I grew up, but my mother always worked and I always had, and still have, the best relationship with my mum out of anyone I know. I have no doubt that this was due to the fact that she worked and provided me with caregivers which encouraged me to be independent even though I was very physically dependent.

I think it's very important to establish that a physical dependency should not automatically create an emotional dependency. In fact, the more physically dependent a child is the more important it is to foster emotional independence as this way the child will have the greatest chance of living a full and contented life without the feeling that their survival and happiness depends on a parent.

Lara Masters



Photograph by Jan Gamble



"A large part of the advantage of working for me is the relationship with other people in a context which is different from my caring one at home, and the sense of 'self' and 'identity' that brings is not to be underestimated."

Elizabeth, parent of a disabled child

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how to use this booklet

This booklet is for parents of disabled children and for carers of adults who are seeking to get into the workplace or step-up their level of paid work. It has been produced in response to requests from Working Families' Waving *not* drowning network of parents of disabled children who work or wish to work. Reasons that they give for wanting paid work include:

- **Social interaction**
- **Time where they are seen as themselves**
- **To use their skills and qualifications**
- **Opportunity to be a role model to all their children**
- **Money.**

We often hear from parents and carers who have given up paid work or have been making-do with a few hours work for which they are over-qualified but they are unsure about how to set about getting paid work, do not realise that they have acquired valuable skills in the course of caring for their children and are unaware of the rights they will have once they find a job. Some people want to return to their original career, perhaps on a part-time basis. Some are pleasantly surprised when they assess the knowledge and skills they now have and may seek employment which uses the experience they have acquired as a parent, perhaps with a disability organisation. Others come to realise that self-employment or setting up their own business is for them.

Members of the network report that once you are out of the workplace you can lose touch with all those little bits of information and advice that you learn incidentally from colleagues, such as where vacancies are advertised and what questions are getting asked at interviews. So, this booklet has been written with much input from the network who know what it's like being a parent of a disabled child looking for paid work.

You do not need to read the booklet from start to finish. Pick the sections with information relevant to you. There is a list of useful organisations and websites at the end.

You may feel you need to do a course or get some experience doing voluntary work first. It is Working Families' experience that parents of disabled children have a lot to offer employers. They know about time management, negotiation and dealing with bureaucracy. When you decide it's time for you to join the paid workforce, make your 'getting into work plan' and as a member of the network says, "Go for it".

The Waving *not* drowning project has been running its helpline and free newsletter since 1996. There are a series of factsheets which can be downloaded from the website, www.workingfamilies.org.uk. If you want to be on the mailing list for the newsletter or have a question about combining paid work and caring you can contact Janet Mearns on janet.mearns@workingfamilies.org.uk, by telephone on 020 7017 0072, or by post at 1-3 Berry Street, London EC1V 0AA. Over the years Working Families has run various events for parents of disabled children, produced publications for parents and professionals. The project is able to ensure that network members are aware of their increasing number of rights at work and enable them to share experiences.

Happy job hunting!



what sort of job or training?

What sort of job are you going to look for? Do you want to return to a career path that has been on hold or is this the moment to take stock?

Since you were last at work you may have gained experience and new interests that would be useful in the workplace, or your previous occupation may not be compatible with the part-time work you now need.

Make a list of your interests, especially those which could be used in the workplace, and of what you have to offer an employer. Your formal qualifications are easy to list. List your experience gained from paid and voluntary work as well as from hobbies and family life. Don't forget to include any languages you speak as well as English. You will be aware of the relevance of direct experience in your own field but think about all the transferable skills life has taught you and couch them in terms that will appeal to employers. A typical list compiled by a parent of a disabled child includes telephone skills, time-management, organisation, negotiating skills, record keeping, knowledge of the benefits system, knowledge of the education system, disability awareness, letter writing, word processing, researching information using publications and the internet.

Make another list of the constraints and limitations on your choice of work such as the need for part-time work or the need for your work to be in a certain geographical area. If you feel in need of career guidance you can try Learn Direct (www.learndirect.gov.uk) or Connexions.

The next question you need to ask yourself is are you in a position to look for paid work straight away or do you need to look for

training? Learn Direct has information about courses. You can also find out about what's available in your area from your local library.

You may feel that your lack of recent work experience wouldn't look good to an employer or you need to reassure yourself that you have the confidence to seek work. In this case you might want to volunteer for a while. Many charities and voluntary organisations welcome volunteers in a variety of capacities, such as supporting their clients, administration or help with fundraising. You can offer your services to local charities or you may already be in contact with organisations associated with your child's circumstances or your own interests. Think about your children's or other local schools, charity shops in your high street, or check the newsletters produced by causes you support. It is common practice for organisations to pay volunteers' travelling expenses and perhaps lunch too. Through volunteering you can prove your reliability, improve and extend your skills and you can expect the charity to provide a reference for you.

“From my experience, it is crucially important to draw very clear boundaries between your caring role and your working role, especially if you are working from home.”

Eleanor, parent of a disabled child

a mum's cv

Written by **Linda Emery** for **Unilever PLC**

Why is a 'Mum's CV' needed?

As a 'stay-at-home mum or dad', you acquire a wide range of new skills and competencies, which in many cases are highly similar to those needed in the workplace. However, these skills are generally unrealised and undervalued by mums themselves, and certainly by society and business. Consequently, many mothers wishing to return to work suffer a crisis of confidence, which then affects their ability to be selected for jobs. Moreover, many recruiting managers do not appreciate the skills which have been gained whilst looking after a family at home.

This document aims to help you identify the skills and competencies you may have acquired whilst looking after a family at home – and to express them in language which will be familiar to those in business.

Yes – but what about IT skills?

Potential women returners are often concerned that they do not possess the necessary IT skills to be successful in the modern workplace. Even after a break of just a few years, new IT systems may have been installed and new programmes are likely to be in use. However, most managers would accept that, provided a job holder is of a reasonable level of intelligence, IT skills can be taught fairly easily. It is rare for the performance of a job holder to be found unacceptable, or for promotion to be refused, because someone cannot operate the required IT systems. Think how quickly your children mastered the use of a keyboard!

There are countless other skills and competencies which are far harder to teach and which are particularly sought after in the modern workforce, notably in the area of people skills, but also things like project planning, creativity and so on.

So, how does this 'Mum's CV' work?

You will find attached a list of skills and competencies, all of which could be acquired by parents in the years they choose to stay at home to look after their children.

Each one is followed by a series of questions to stimulate thought and provide suggestions for examples of when you might have put this skill into practice. They will not all be things you have had to do – your own experience will vary enormously depending upon things like the age of your children, your family circumstances, your interests and so on. You will probably think of other examples that are unique to you.

When applying for a job, you may wish to use some of these examples on your application form or CV and you will almost certainly wish to talk about them at an interview.

They should help you and others to realise that bringing up children is the best learning and developmental experience ever invented!

1. Time management and prioritisation

Have you learnt to balance the needs of different individuals in the household? (possibly allocating time to different children, partner, friends etc.)

Have you had to meet non-negotiable deadlines? (eg school pick-up times)

Have you had to develop routines and prioritise tasks? (eg learning how to get out of the house in the morning with a new baby; learning how to get out of the house with a new baby *and* get an older child to school and get the house clean *and* do the shopping *and* look after an elderly relative *and* walk the dog *and*... the list could go on and on!)

2. Coaching and listening

Have you tried to explain the ways of the world to a small child?

Have you listened to your child learning to read, and tried to help them?

Have you coached patiently as your child tried to make a birthday card for their grandmother?

Have you acted as a listening ear for friends in distress and helped them see a way through their situation? (or just supported them by listening)

3. Creativity

Have you had to turn your hand to making costumes for school plays, designing scenery, making posters, setting up stalls for school fetes?

Have you had to come up with ideas for fundraising?

Have you had to invent games to entertain children on a rainy day?

4. Communication and influencing skills

Have you had to break into a whole new social set? (such as building or joining networks of other mums)

Have you put forward ideas for new ventures (eg new fundraising ideas for the playgroup, or Christmas lunch for other mums at the playgroup) **and had to persuade others of their potential?**

Have you had to plan and carry out difficult conversations with teachers when your child is unhappy or you feel the school/nursery is not acting effectively?

Have you joined any committees and voiced your point of view in a group?

Have you approached any businesses or individuals to ask for support for your school/playgroup/charity?

5. Project planning and organising

Have you organised a children's party?

(can involve planning the event, getting quotes, booking a venue and possibly entertainers, sending out invitations, keeping a tally of who is coming, preparing food, prizes, party bags, managing the event on the day...)

Have you organised any events for school or nursery?

6. Financial management

Have you managed the household budget or part of it?

Very often, having children will result in a drop in income and a rise in potential expenditure, which will require very careful budget management.

Have you had to get quotes and choose suppliers for capital projects? (eg building work, double-glazing, moving house)

Have you had to organise a major event to a budget, such as a wedding, party or school event?

7. Application of IT

Have you used the internet whilst at home?

Have you tried any home shopping?

Have you improved your speed of computer use by playing computer games with your children?

8. Crisis management

Have you had to decide instantly what to do with an injured or sick child?

Have you had to deal with insurance companies, builders or neighbours following storm damage to your house, a car crash or other catastrophe?

9. People management

Have you helped at school or nursery and coordinated the activities of other helpers or staff?

Have you run committees of volunteers or chaired meetings?

10. Learning new skills

Have you had to learn new skills to try and stay one step ahead of your children?

(whether it's to help an older child learning Russian, German or trigonometry, or to explain the LBW rule or the off-side trap used by Arsenal!)

Unilever PLC wants to recruit from the widest possible pool of capable people so they commissioned *The Mum's CV* to help parents recognise talents gained from parenting which are valued in the workplace.

where to find jobs

Advertisers will advise how they want you to contact them. Replying to the advertisement is your first opportunity to show that you can follow instructions. Respect any stipulated closing dates. Often they just want your name and address so they can send you a pack with information about the job and an application form. Sometimes they want you to respond to the information in the advertisement with a CV (Curriculum Vitae). If a stamped, addressed envelope is required ensure that you provide a big enough one. Especially, if you're applying for more than one job, keep a careful record of where you've applied and the details of the job, so that you can submit a relevant application.

The Internet

A large proportion of jobs are advertised on the internet. It is often cheap and easy for employers to use it. Sometimes that is the only place they are advertised. Sometimes they are advertised elsewhere, but the internet has the most up-to-date information. If you are not comfortable searching the web it is well worth seeking advice or support from friends or family, or enrolling on a course.

There are websites designed for carrying job vacancies, (see pages 38-42), but many organisations put their vacancies on their own websites. You need to do a little research into which firms are local enough to you and might be seeking people with your talents. Don't forget to check out your local authority and neighbouring ones – if they would be accessible to you – as well as local health care trusts, colleges and other public and voluntary sector bodies.

Many traditional publications, (see below), also have electronic versions which can save you money.

Trade press

Employers looking for specific professional or skilled people tend to advertise in the appropriate trade journals. If your skills and experience cover such a field you may already be aware of the relevant journals. If you are returning to your field make sure you know about any newer titles. If your skills are more general, such as administration, you may still find vacancies in the trade press.

National press

The national daily papers carry job advertisements. Because of the cost of advertising nationally these advertisements tend to be for posts at the higher paid end of the market. You can look through the papers at your local library and note their specialisations, and which days they carry advertisements which are of interest to you.

Local press

You will know about the papers in your area. You may even get free copies delivered. These tend to carry many 'small ads' for jobs in the area. Local papers tend to be fruitful for job hunting.

Agencies

You can visit or telephone the agencies in your area that recruit in your field. You can find their addresses in Yellow Pages, Thomson's Local Directory or at www.yell.com. If you want temporary work, an agency is often the best place to look. If you really want permanent work, but lack experience, you may find it worth doing some temporary work first to gain experience.

Job Centre Plus

The Government's Job Centre Plus has a website, www.jobcentreplus.gov.uk, which you can use to search for jobs and use to find your nearest Job Centre Plus where you can get help looking for jobs. There's also the Jobseeker Direct telephone service from Jobcentre on 0845 606 0234, Monday to Friday, 8am to 6pm, and on Saturday, 9am to 1pm.

Word of mouth

If you 'ask around' and 'keep your ears open' you may well hear of vacancies. If you know ex-colleagues in your line of work, or have friends or neighbours with knowledge of local workplaces, you could ask them if they know about suitable vacancies for you.

Cold applications

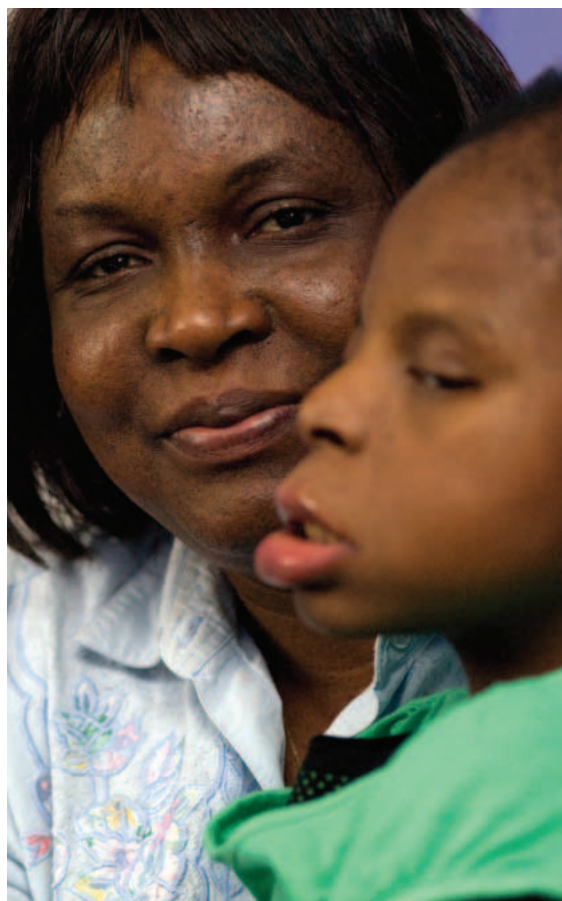
It may be worthwhile submitting your CV to organisations which are not currently advertising vacancies. You can write-in and tell them what you have to offer, or telephone them and find out who is responsible for recruitment. It is more difficult to sell yourself this way because you can't tailor your application so neatly, and some employers don't like to be bothered with unsolicited applications. If you adopt this strategy, expect to spread your net very wide and don't expect many responses.

"Presentation goes a long way."

Experienced recruiter

top tips:

- **Search the internet**
- **Establish which publications carry 'ads' for your line of work**
- **Visit local agencies.**



filling in application forms and writing CVs

Commonly, an employer will provide job applicants with a 'job description' and a 'person specification'. The job description will tell you what the job entails, and the person specification will detail the sort of qualifications and experience needed. Read both carefully so you know what you're applying for, what qualifications or experience are essential and what are desirable. Your application form is the only information your potential employer has about you, to use to decide whether to interview you. You need to show that you meet the criteria in the person specification and are likely to be able to perform well in the job. You can show that you take pride in your work by making sure that your application is well-presented, you've followed the instructions, such as using black ink, and your spelling is correct.

When you give your employment history, list all the jobs you've had in date order, starting with the most recent. Explain any gaps when you've been caring for your family, travelling etc.

As well as the questions about your qualifications and previous employment there is usually a space to write about yourself and explain why you are the person for the job. This is the most important part of the form. You should make sure that you show the employer that you fit the person specification for the job and how your experience will equip you for the tasks in the job description. It is quite acceptable to word process this even if you have completed the rest of the application form by hand. If you don't have access to a word processor at home, check out what's available at your local library or community centre. If you cannot source a computer or don't know how to use one, just ensure that your

handwriting is neat and legible. You can always use a separate sheet and attach it to the form. This way you can throw away any mistakes. Although, if the job entails word processing, it may be wise to try and word process your application.

A good tip is to ensure that you use plenty of sentences beginning with 'I'-. "I can carry out these tasks." - "I have experience in these fields." You must back up your claims about your skills and abilities with examples. You can draw on all your experience of paid and unpaid work and hobbies. You must show how it is relevant. For example, the person specification says you must work with accuracy; you can say: "I have three years' experience as membership secretary of my local disability group. I keep accurate records of all the subscriptions people pay and when they fall due." As the parent of a disabled child you are likely to have useful experience of organising yourself and others, time management, dealing with agencies (Government departments, health professionals etc) both face-to-face and on the telephone.

Remember to be positive. Use phrases such as "I enjoyed ...", or "I took responsibility for ...". Say what you can do and what you have experience of. Tell them what you can bring to the job, not how convenient it would be for you to work those hours in that place. Ask a friend to read through your completed application form, not only for any slips of the pen but also for comments on whether you have covered everything and how you are presenting yourself.

You will need to give at least two referees. Wherever possible include the referees' telephone numbers so it is easy for potential

employers to contact them. Usually they want your current or most recent employer. If that's not possible, explain why. You can give the names of people you've done voluntary work for, or teachers if you have taken a course. Of course, always check with people before you give their name as a referee.

Paper application forms

The golden rule for completing application forms is to read them right through before you begin, to fill them in using a pencil first, and to check them thoroughly.

On-line applications

Many jobs can only be applied for on-line using software with varying degrees of sophistication. Do not rely on being able to spell-check your application when completing an on-line form. You may be able to write and spell-check a Word document and cut and paste it into the application form.

CVs

Some jobs do not provide formal application forms but ask you to submit a CV (Curriculum Vitae). This should be no longer than two or three sides of A4 paper at the most. As well as your name, address and telephone number, list your qualifications, employment history and explain how you are the person for the job, as above. An internet search on 'CV' will find sites, such as www.ukstudentlife.com, which show example CVs. You can copy their style but remember to tailor what you say about your skills and experience to fit the job you're applying for.

If you can, get a friend to read through a draft of your application. They may help you pick up any errors that have crept in and also they will be able to tell you what sort of impression you are giving of yourself. Keep a copy of the application so you can remind yourself what you've said if you are called for an interview.

Submit your application form with a covering letter and make sure it arrives before the closing date.

- **Make sure you highlight the areas that best match the skills that they are looking for.**
- **Make sure that there are no spelling mistakes – use a spell-check if possible or ask someone to check it over for you – another pair of eyes is invaluable and will always pick up errors that you don't see.**
- **Make sure the CV starts with your most recent employment. Make sure it is neat and tidy whether typed or hand-written.**

top tips:

- **Make your experience fit the job**
- **Read through the application before you post it**
- **Don't leave gaps in your employment history.**

“It is important that each CV you send out is customised to fit the job you are applying for.”



going for interviews

If you are asked to attend an interview make sure you write down the details about where you're supposed to be and when. It is quite acceptable to ask how to find the premises and how long to expect to be there. If you really can't make the time they suggest ask if another appointment can be arranged. Quite possibly your time can be swapped with another candidate. If you are expecting to be called for an interview and you do not have an answer machine you can sign up for the 1571 service for free and be sure that you won't miss a call.

Research shows that appearance does make a difference even though equal opportunities employers claim otherwise. This does not mean that you have to buy a new outfit, just make sure that things are pressed and polished. Take a fresh look at the job description and person specification because interview questions will be based on these.

Allow plenty of time for travel to the interview. Arriving late does not create a good first impression, nor do you want to arrive flustered. Ensure that you have the telephone number of the organisation and a mobile phone, or change for a telephone call in case you are unavoidably delayed.

Many employers set a task as well as interviewing for a post. This is your opportunity to demonstrate your abilities even if you find interviews difficult. Usually they are not like exams. You can ask for clarification and you can make comments about how you've tackled the task. You are unlikely to be expected to turn in a perfect answer in the time allowed.

Be aware that all the people you meet may

be asked for their comments on how you come across. Although questions will be asked in the formal interview you need to appear 'together', capable and able to get on with colleagues all the time you are there.

Being nervous at an interview is very understandable. Interviewers are aware of this. It's worth going through the questions you might be asked ahead of time. If possible do a practice interview with a friend. Even if it doesn't come naturally, you've got to put yourself forward as capable of doing the job. When you are asked questions they are trying to test your experience and abilities for different aspects of the job. Don't just give one word answers. Back up what you are saying with examples. Common questions are: "Why do you want this job?", "What experience have you got?", and "Can you tell me how you would deal with x or y situation?".

Example:

Question: "Have you got experience of dealing with the public on the phone and what do you consider important to remember?"

Answer: "I think it's important to always be polite and to be clear. I always write telephone messages down with the date and time, and ensure that I ask the caller for their number so they could be called back if necessary. Not only did I speak to customers on the phone in my last job but in the course of organising some medical treatment for my son I have had to make, and have received, many phone calls from hospitals, health visitors, his nursery and so on. I keep a record of all the people I speak to about what and when in a note book."

Prepare some questions to ask about the job to show how interested you are. Make sure

that the interviewer knows that you've read, and are interested in, any information you've been sent about the organisation, and that you have been keen enough to find the organisation's website and have seen what they have to say about themselves. You might want to ask who you would report to and whether there will be opportunities for promotion.

You will have to decide how much you wish to reveal about your family circumstances at this stage. It may be obvious from your application that you have been out of the workplace for some time because of your family commitments. If this is not the case, you may feel that you would like the chance to demonstrate your worth as an employee without giving the potential employer the chance to classify you as potentially unreliable before they have got to know you.

If you attend an interview but still don't get the job it may not be that you can't do the job. It may be that someone else has done a better job of convincing the employer that they have the necessary skills. Many employers are happy to give you constructive feedback on where you 'fell down'. Ask them for a de-brief and you can go into the next interview better prepared. Successful people often have a history of many failed job applications but they don't see them as failures. In their eyes they are necessary experience for them on the 'way up'. Employers who haven't chosen them are the ones losing out.

Employers are not allowed to discriminate against you on various grounds including your sex, race or disability. Whether it is legal to discriminate against you because of your child's disability has been challenged and the law is being clarified. If you think this has

happened to you, you should make notes about what has happened and has been said to you, and seek legal advice from the Working Families' helpline on 0800 013 0313, or elsewhere.

Access to work

If you have a disability or health condition that affects the way you can work, speak to the Disability Employment Adviser at your local Job Centre about whether Access to Work can provide you with practical advice and support for extra costs.

top tips:

- Prepare your answers for likely questions
- Arrive with time to spare
- If you don't get the job, ask for feedback.

"Before going to your interview, take a fresh look at the job description and person specification as questions are geared to the skills etc described in these documents."

Employment Adviser

time off and flexible working

When you're thinking about getting work and deciding whether it's full-time or part-time work you're seeking, you need to know about your rights to leave and to vary your hours and ways of work so you can fit in such things as your child's hospital appointments.

Annual leave

All employees are entitled to paid annual leave (holiday) and they start to earn leave as soon as they start work for their employer. The amount of leave that goes with the job may well be stated in the job advertisement, or be detailed in the papers you receive with the application form. The legal minimum amount of leave for a full-time (five days a week) worker is 24 days a year. This will rise to 28 days a year in April 2009. Employers can count bank holidays as part of your annual leave entitlement, although many give bank holidays in addition to the annual leave. Part-time employees get pro-rata leave. That is, leave in proportion to the amount of time they work. Employers are not allowed to discriminate against part-time workers, so they are entitled to the appropriate proportion of the leave that full-time workers, doing the same job, receive.

In many jobs the dates of your annual leave will be negotiated with your line-manager. Employers are allowed to set dates when you must, or when you may not, take leave as long as they give you notice. This often applies in industries which have particularly busy or lean periods, such as the leisure industry. You may find that the amount of leave you can take during school summer holidays is limited because it's such a popular holiday time.

Time off for emergencies

You have the right to take unpaid time off work to deal with an emergency involving someone who depends on you. Your employer cannot penalise you for taking the time off, provided your reasons are genuine. There is no legal obligation for your employer to pay you for the time you take off. This legal right to time off only covers emergencies and only allows you sufficient time to deal with the immediate emergency. The amount of time taken off work must be reasonable in the circumstances. You are expected to use other forms of leave (eg in the case of a child this may be parental leave) if you have prior notice of the situation.

Who is a dependant?

Those that depend on you include your husband, wife or partner, child or parent, or someone living with you as part of your family. Others who rely on you for help in an emergency, such as an elderly parent, may also qualify.

What is an emergency?

An emergency is defined as when someone who depends on you:

- **Is ill or gives birth**
- **Is injured or assaulted**
- **Needs you to deal with an unexpected disruption or breakdown in care**, such as a childminder failing to turn up, or to deal with an incident which occurs unexpectedly at school
- **Dies and you need to make funeral arrangements or attend the funeral.**

You must tell your employer as soon as possible why you are away from work and how long you expect to be off. If you return to work before you've had the chance to contact your employer, you must still tell them why you were absent.

You may also have a right to paid time off for emergencies (sometimes called 'compassionate leave') in your contract of employment. In many workplaces payments are made as for sick leave but there is a limit on the number of paid days which can be taken in any one leave year. Contractual rights can offer more but not less than the legal minimum.

Parental leave

Parental leave gives parents of young and/or disabled children the right to take a period of time off work to look after their child. Parents can use it to spend more time with children and strike a better balance between their work and family commitments. The leave is unpaid, although in some cases Income Support may be claimed when parental leave is taken.

Who is eligible?

To be eligible for parental leave you must:

- **Be an employee**
- **Have, or expect to have, parental responsibility for the child concerned**
- **Have worked for your employer for at least one year** (ie one year from the day you started whether you work full- or part-time).

In addition, your child must either:

- **Be claiming Disability Living Allowance (DLA) and be under 18 years of age;**
- or
- **Be under five years old;**
- or
- **Have been adopted by you on or after 15th December 1999.**

If your child is entitled to DLA you can take the leave at any time up to your child's 18th birthday otherwise, parental leave can be taken at any time prior to your child's fifth birthday. In the case of adoption, you can take parental leave at any time prior to the fifth anniversary of the date when the placement for adoption began, or your child's 18th birthday, if earlier.

How much leave can I take?

If your child is claiming Disability Living Allowance (DLA), the entitlement for each parent is up to 18 weeks otherwise each parent can take up to 13 weeks parental leave for each child. You can take the leave in long or short blocks, depending on what has been agreed with your employer.

What agreement will I have with my employer?

Employers and employees can agree their own procedures and terms for taking parental leave, for instance, in a collective agreement or through individual arrangement. If there is no agreement, then the Fallback Scheme automatically applies – it is the legal minimum. An employer cannot offer you less advantageous terms than the Fallback Scheme.

What are the terms of the Fallback Scheme?

Under the Fallback Scheme:

- **You may only take leave in blocks or multiples of one week, unless your child is entitled to DLA, in which case you may take leave in blocks or multiples of one day**
- **A maximum of four weeks in a year per eligible child may be taken by each parent**
- **You must give your employer at least 21 days' notice in writing to take parental leave.** The notice must state the start and end dates of the leave.
- **The employer can postpone your leave for up to six months where the business would be particularly disrupted if the leave were taken at the time requested, unless you are taking the leave immediately after the birth of your child (or placement of your child in your family for adoption), in which case your employer cannot postpone your leave.** There are specific procedures employers need to follow if they wish to postpone parental leave. You can get advice from the Working Families' helpline on 0800 013 0313.

Can my employer penalise me for taking parental leave?

At the end of parental leave, you are guaranteed the right to return to the same job if you took leave of four weeks or less. If more than four weeks leave was taken (or if you took a shorter period of leave but immediately after additional maternity leave), you are entitled to return to the same job, or if that is not reasonably practicable, to a similar job which has the

same or better status, and terms and conditions as your old job. You cannot be treated less favourably by your employer because you have taken or have tried to take parental leave. You are legally protected from dismissal, detrimental treatment and victimisation for taking parental leave.

Changing the way you work

Most jobs are advertised as full-time but if that is not for you it is worth asking about doing the job part-time. If you want part-time work, or perhaps you want to do some of your work from home, you can consult the Working Families' website, www.workingfamilies.org.uk. Look at either the on-line guide to flexible working in the family zone or, if you are looking at higher paid positions, the Work Return Toolkit, to see what options would suit you. You have some legal rights and your employment contract may give you better rights than the legal minimum. If you want to make a change first consult your contract or, if yours is a large employer, contact the human resources department. If you are thinking of applying for a job with a large employer you could make enquiries of the human resources department ahead of time or consult their website to see what their policies are.

If you are refused a different working pattern, you can see if the law can help. Ring the Working Families' helpline on 0800 013 0313.

Right to Request Flexible Working

When you have been employed in a job for 26 weeks (ie 26 weeks from the day you started whether you work full- or part-time) you acquire the right to request flexible working if

you are the parent of a disabled child under 18 who receives DLA, if you care for an adult or if you're the parent of a child under six (to be increased to 16 in April 2009). You need to apply in writing and you and your employer need to follow a set procedure. Your employer must consider the request seriously and can only turn you down on specified grounds. You can find out more details about the right to request from the Working Families' website or helpline, or from the Advisory, Conciliation and Arbitration Service (ACAS).

If your request to change the way you work has been turned down and you want to take matters further you can get advice from Working Families, your union or ACAS.

Sex or marital discrimination

Because women tend to have more childcare responsibilities than men, insisting that women work long or inflexible hours can be indirect sex discrimination. The same principles should apply where women employees need flexible work to care for adults. Employers are allowed to refuse flexible working if they have genuine business reasons.

Men cannot claim indirect sex discrimination in this way. However, if a woman in the workplace was offered a flexible working pattern, it would be direct sex discrimination to not offer a man in the same situation a flexible working pattern. In addition, a married man or a man in a civil partnership might be able to claim indirect marital discrimination, if without justification, he was not permitted to work flexibly, and suffered harm as a result.

top tips:

- **Check out your rights to flexible working**
- **Check out your rights to parental and emergency leave**
- **Be aware of your rights not to be discriminated against.**



self-employment

Self-employment can be the answer to all your worries about being available for your child. You can pick your hours and work from home, but it is not for everyone – it may not suit your temperament. The skills you have to offer may not lend themselves to self-employment. You may not have, or simply dislike exercising, the additional business and financial skills that are required.

If you are attracted by the idea of starting out on your own or feel that it is the only way you can work as flexibly as you want, then consider whether there is work you could do on a self-employed basis, and whether you're prepared to accept the drawbacks. Ironing services, web design, word processing services, hairdressing, painting and decorating, driving instruction, dress making, book-keeping, coaching, journalism, mini-cab driving, pet sitting and childminding among many other occupations can all be done on a freelance basis.

Be realistic about the amount of work you can do whilst caring for your children. Even if you are able to work at home, if you have pre-school children you will need childcare for much, if not all, of your working time, and if you need to work out of school hours make sure you have adequate childcare provision for your school age children. The exception is, of course, childminding. Childminders have to be registered with the appropriate authority if they are going to look after under eight year-olds or children whose parents are claiming the childcare element of Working Tax Credit (WTC). In England it is the Office for Standards in Education (Ofsted). Consult your local Children's Information Service about training and registering as a childminder. Ofsted will set the maximum number of children you can

care for in your home including your own. There are special tax rules for childminders, see the website at www.hmrc.gov.uk.

Some advantages of self-employment include:

- Choosing your own hours
- Possibly working from home
- Working in the way you wish with your choice of clients
- Not having to convince potential employers that you're competent, experienced and reliable
- No necessity for a recent reference
- Childminding can include your own child.

Some disadvantages of self-employment include:

- No sickness pay
- No holiday pay, although childminders can charge a 'retaining fee'
- Lack of workplace companionship
- Lack of support and on-the-job training
- No one to take over from you when you need carers leave
- Set-up and overhead costs
- Having to work more than you want to in order to satisfy clients and earn enough
- Having to deal with insurance, accounts, tax, National Insurance etc
- The need to make and pay for your own pension provision.

If you are going to receive clients in your home check whether you have to advise your insurance company and whether there are any problems with your mortgage or tenancy agreement. If your chosen

occupation has a professional association they may well be able to offer advice. If you are going to incur any significant costs before you can begin then draw up a budget to show that your plans are realistic. Your bank may be able to help with a career development loan. Your local Business Link should be able to provide information and support and you can visit www.spareroomstartup.com, a website about working for yourself. You can consult Her Majesty's Revenue and Customs (HMRC) website, www.hmrc.gov.uk, for information about your tax and National Insurance (NI) obligations.

You will need to make contacts or recruit clients as appropriate through advertisements, word of mouth or trade journals. It's advisable to carry out some preliminary research to see what is offered locally in your chosen field in order to establish whether there is an unmet demand and what rates you can expect to charge.

If you're setting up a new business rather than just offering freelance services you will need to create a detailed business plan, investigate sources of finance and decide what level of risk you are personally prepared to take. Before you take on employees make sure that you are aware of the duties and obligations of an employer. It is beyond the scope of this booklet to provide further detail but ACAS, www.acas.org.uk, provides information about being an employer and your local Business Link can provide further support for those wishing to set up in business.

You will be able to claim WTC if you work 16 or more hours a week, (see page 33). Remember to record all the time you are devoting to your work, not just the time you

spend providing services. You will have to provide HM Revenue with an estimate of what your earnings will be and be prepared to follow up with the precise detail. Adjustments can then be made later.

top tips:

- **Decide whether your skills lend themselves to self-employment**
- **Ensure you understand the degree of administration involved**
- **Make realistic plans.**

“Many areas receive special funding to help carers, women and over-50s into work. People should contact Connexions, Business Link and their local university. These kinds of organisations can advise on or help with setting up a business.”

Rosemary, parent of a disabled child



care for children and adults

Childcare

Arranging childcare can be one of the more challenging aspects of returning to work. Some parents are in a position to use informal childcare from family and friends – you may need a more formal arrangement. When arranging childcare you need to consider your child's needs and the needs of yourself.

Your child's needs:

- A safe environment with a reliable child carer
- A place where your child will feel happy and secure
- Care that offers appropriate activities according to your child's needs and abilities, which are also enjoyable
- Is it important that your child is with other children or is adult attention enough?
- Does your child need any sort of specialist care?
- Does the carer need any training or particular equipment to look after your child?
- If your child is older, will lifting him/her be an issue?
- Does your child need a greater than usual staff ratio or one-to-one care?
- Does your child need to be taken to regular hospital appointments, therapies or special activities during your working hours?

- Does your child need to be cared for in your own home?

Your needs:

- What hours do you need to allow you to work (including travelling time) and do you need flexibility?
- What transport can you use to reach the childcare provision?
- Do you have more than one child, and therefore childcare, which needs to dovetail?
- Cost?

Disability Discrimination Act

The Disability Discrimination Act (DDA) covers childcare providers. They must make reasonable adjustments for disabled children and they are not allowed to discriminate. They are allowed to charge extra if they need to employ extra staff or limit their provision to fewer children, but they are only allowed to charge for the extra costs incurred. Reasonable adjustment can mean that they change their practice to accommodate a disabled child's needs. It would not be reasonable to expect a childminder to make the degree of alterations to her home that you could expect a local authority to make to a school or to a nursery.

Childcare away from your home

Childminders

A childminder cares for other people's children in her (or his) own home. She is often a mother herself, with experience rather than lengthy training in childcare. You can expect a home-from-home atmosphere. Childminders who look after under eight year-olds must, by law, be registered. In England the registering body is Ofsted (Office of Standards in Education), who check their qualifications, inspect their premises, carry out criminal record checks on them and members of their household and set limits on the number of children they can care for at one time. Whatever age your child is your childminder must be registered if you are claiming the childcare element of WTC.

Most people choose childminders on the basis of their human qualities; ideally someone who is kind, patient and motherly. You might also be looking for someone who has personal experience of disability, such as a disabled child of her own. Many local authorities operate Childminder Networks comprising childminders who have had some extra training relating to disabled children and receive extra support from the local authority. You can share with the childminder all your knowledge of your child's needs. If your child needs to be given medication, the childminder's insurance may require them to have 'the same level of training as a parent would have'. You could offer to pay for their time while they get advice from your GP or Health Visitor. Childminders usually look after younger children but, because they only look after a few, they are in a position to adjust their practice to look after older children too.

When visiting prospective childminders you

may want to ask about their experience, their attitudes to discipline and what activities they arrange, including outings. If you take your child with you, you will be able to see how they get on together.

Although childminders are not allowed to discriminate, they are self-employed, and therefore are in a position to select their own clients.

Your local Children's Information Service (CIS) will have details of local childminders, including network childminders. If you live near the border or work in another borough you may want to check out childminders in neighbouring boroughs.

Nurseries

There are nurseries run by local authorities, community nurseries and privately run nurseries. They all have to be inspected and registered and so fees are eligible for the childcare element of WTC. Nurseries have fixed hours and only cater for under five year-olds above a minimum age, but, unlike childminders, you're unlikely to have to make other arrangements if staff are ill or on holiday. If your child has been allocated some hours in a local authority nursery because they are deemed to be 'in need', you may be able to pay for the extra hours you need to cover your working hours.

Breakfast, after-school and holiday clubs

Childcare provision for primary school-age children is often provided by way of clubs before or after school and in the holidays. Typically they are held on or near school premises. It is less usual for special schools to run these clubs. Clubs registered with Ofsted are eligible for the childcare element of WTC.

Older children

There are few provisions for children of secondary school age except for some holiday schemes run by local authorities and commercially, usually for some weeks of the summer holidays. In some areas, disability organisations or the local authority may lay on specialist holiday play-schemes for disabled children. These rarely run for more than a couple of weeks and the hours do not usually cover a normal working day. Many working parents find it necessary to use some other form of childcare as well, such as making reciprocal arrangements with other parents or adjusting their working hours (see page 22).

Transport

Many disabled children use local authority provided transport to and from school. Local authorities vary in their flexibility when parents want children collected from or delivered to childcare provision. Ask for what you want and investigate changing your working hours (see page 22) to fit in with what they are prepared to provide.

Childcare in your home

You may wish for your children to be cared for together in your home and/or it may be that your child's home is the only practical place for their care because of their impairment. If you have two or more children, care in your own home may be the cheapest option. If you employ someone, you then have the duties of an employer and need to take out appropriate insurance and comply with other employment legislation. ACAS can advise.

Nannies

Nannies can attend daily or live-in. There is no legal definition of a nanny. Make sure that you

understand the extent of any training or experience candidates claim to have and insist on seeing original certificates. Some nannies specialise in caring for disabled children. Whatever their experience, you are the expert on your child and can share your knowledge with them. Always take up at least two references. It is a good idea to phone referees because previous employers may be reluctant to put their concerns in writing. In order for the costs to be eligible for the childcare element of WTC, the nanny has to be approved by the appropriate approval scheme for your part of the country. In England this is the Ofsted Childcare Register. This includes an up-to-date police check. As the employer expect to pay the annual fee of £100. Contact details can be found on page 41. You can find details of local nanny agencies from www.yell.com, Yellow Pages or Thomson Local Directory. Working Families has a list of special needs nanny agencies. If you are looking for a carer for an older child you might want to check out local care and nursing agencies. If the agency is registered the care will be eligible for the childcare element of WTC.

Mother's helps

A mother's help does not have childcare training so their cost would not usually be eligible for the childcare element of WTC. Working Families does not recommend that mother's helps are left in charge of pre-school or particularly vulnerable children. You can expect mother's helps to do some light housework. Take up references as above.

Au Pairs

An au pair is a single person aged between 17 and 27 who comes from abroad to live as a member of your family and learn English. Au pairs from outside the EU must have a special

visa which is usually for a year and will restrict what they can do. Au pairs may not work for more than five hours a day, must have two days off a week and receive a minimum of £60 per week. Working Families does not recommend that au pairs are left in charge of pre-school or particularly vulnerable children.

Paying for childcare

Working Tax Credit

See page 33 for information about the childcare element of WTC.

Childcare Vouchers

See page 35 for information about childcare vouchers.

Direct Payments

If your local authority assesses your disabled child as in need of services, such as a nursery place or short breaks (respite care), you can ask for a direct payment and arrange services yourself. The payment includes the extra costs of employer's NI and they should provide support for you in your role as an employer. Direct Payments mean that you have much more flexibility over how and when you receive the service which may help you arrange childcare to suit your work commitments. You cannot use Direct Payments to buy council-run services.

Bursaries and Grants

A few local authorities have their own schemes in place to help parents of disabled children with the extra costs of childcare for their disabled children. You can enquire further at your council offices.

Nursery Education Grants

All three and four year-olds are entitled to up to 2½ hours of early education per weekday during school term time (33 weeks per year). The local authority pays the grant directly to your nursery. This can be used either to gain a free place at a local authority nursery school or the money can be used towards paying for a private nursery. The grant is worth between £1,200 and £1,300 per year.

Care for Adults

If you are arranging care for an adult or supporting an adult finding their own care you need to check that they have applied for all the benefits and services to which they are entitled. Have they been assessed by Social Services? If they are offered any services they can opt for Direct Payments (see above). If they are under 65, would they qualify for help from the Independent Living Funds, see www.ilf.org.uk? Do they need advice to ensure that they are getting the level of DLA, or Attendance Allowance for over 65s applying for the first time? Citizens Advice Bureaux and disability organisations can help with wording applications. Remember that if you are receiving a Carer's Assessment from Social Services they are obliged to take into account your wish to work or study. If another member of the family needs to alter their working hours to help with the care, they need to know that carers of adults have the right to request flexible working as long as they require care whether or not they get DLA, see page 22.

For a young adult, a student wanting part-time work can make a very suitable personal assistant, possibly accompanying the young person as they take part in their chosen

outside activities as well supporting them at home. Contact local colleges – most have systems for advertising jobs to their students.

Don't forget, that as an employer you are responsible for appropriate tax and National Insurance contributions. If you're using Direct Payments you can receive pay roll support and any personal assistant employed needs to have a Criminal Records Bureau (CRB) check. Volunteers, mostly from abroad, can be available in return for pocket money and accommodation. Contact your local Community Service Volunteers (CSV).

As outlined above you can find local care and nursing agencies.

top tips:

- For childcare information contact your local Children's Information Service
- Childcare must be approved to be included in your WTC claim
- Ensure adults are claiming all the benefits and support they are entitled to.



finance

When you receive a job offer you will, of course, want to know how much it will pay and how much better off you'll be. When making decisions don't forget to take into account anything extra that is offered, such as allowances for a uniform, car or pension contributions. It also costs money to go to work. You have income tax and NI contributions to pay once your earnings reach more than the current allowances, and you may have to pay fares and may need to extend your wardrobe. Childcare can be a big expense, but there is some help available to people who qualify for WTC, see below.

Tax and National Insurance

Current rates of income tax and NI can be found on the HMRC website, www.hmrc.gov.uk and on www.taxaid.org.uk who also provide detailed advice about working out your tax. You start to pay tax and NI when you earn more than your tax free allowance. The amount of income tax you pay depends on how much money you earn in the whole year. NI is calculated on a weekly or monthly basis according to how you are paid. If your wages vary you may pay NI contributions some weeks or months and not others.

Benefits

There are some benefits that you are entitled to whether you are working or not. Other benefits are specifically related to your income and/or how many hours you work. Most people should not be worse off working but if your childcare costs are far in excess of what you can claim via the childcare element of WTC or if you earn only slightly more than the limit for Carers Allowance and lose your

entitlement to it, it is worth checking out if you will actually gain financially by working. Your housing costs (rent or mortgage and council tax) will also affect how much better off you are likely to be in a job. Job Centres, Citizens Advice Bureaux and Working Families can carry out 'better-off' calculations for you.

If you move in or out of work, or your work pattern varies, make sure that you keep a record of the details and notes of your conversations with the Department of Work and Pensions (DWP) about Carers Allowance and Income Support or HMRC about WTC and income tax, plus the local authority if you have been claiming Housing Benefit and/or Council Tax Benefit, and keep copies of completed forms and letters you send in so that any misunderstandings or miscalculations can be sorted out. If you take periods of unpaid parental leave or emergency leave for dependants (see page 20) it will bring down the total amount you earn that year. Keep the Revenue informed if your income in the current tax year is being used for calculating WTC and Child Tax Credit (CTC) (usually, awards are based on the previous tax year, but you may have asked for an estimate to be used based on the income you expect in the current tax year; if so, you must let the Revenue know if it changes, particularly if it is going to be higher than you thought). Also let the Revenue know if you take parental leave of more than four weeks at a time.

Benefit rules are complicated and subject to change. The following is only a guide. Take advice if you are unsure. You can ring Working Families' freephone helpline on 0800 013 0313 for personal advice. Don't forget that once your disabled child reaches the age of 16, depending on what they are doing, they may be entitled to benefits in their own right. When

your children become adults you will need to reassess your financial situation.

Child Benefit, DLA, and Direct Payments instead of services (for you or any of your children) are not affected by whether you work or not. A Disabled Facilities Grant from your council for home adaptations will not be affected if the adaptations are for your child. You can continue to receive Widowed Parents Allowance while you work, but once your income is sufficient to be taxed this benefit will be included in your income tax calculation and you will pay tax on it. It also affects how much WTC and CTC you receive.

Moving into work you may lose:

Carers Allowance

Carers Allowance (CA) is paid to someone who cares 35 hours a week or more for someone receiving middle or higher rate care component of DLA (or receiving Attendance Allowance). You lose all of your CA once you earn more than a threshold amount, but you can take off half your pension contributions and childcare costs (up to half your earnings after tax and National Insurance have been deducted) for your disabled and your non-disabled children from your wages before you make the calculation. If you only work for part of the year you average your earnings over the weeks for which you get paid. This might be term-time working in a school where you do not get paid over the holidays, or harvest time in some types of agricultural work for example.

Jobseeker's Allowance, Incapacity Benefit and Income Support

Jobseeker's Allowance, Incapacity Benefit and Income Support are usually not paid to people who work 16 hours or more a week. Incapacity

Benefit and Income Support for disability will be replaced for new claimants from October 2008. They will claim a benefit called Employment and Support Allowance (ESA) instead. ESA will have the same rules about usually not being paid if you work 16 hours or more a week.

Housing Benefit, Council Tax Benefit, free school meals and other means tested benefits

If you are receiving Housing Benefit or Council Tax Benefit and your income increases because you have moved into work or stepped up your work then your Housing Benefit or Council Tax Benefit must be re-calculated. These are administered by your local authority. You may be entitled to receive the same amount of Housing Benefit and Council Tax Benefit which you were receiving on benefits, for the first four weeks you are in work. This will depend on what other benefits you have been receiving and how long you have been receiving them. Your increased income may mean that you no longer qualify for other means tested benefits, such as free school meals. Look carefully at the rules for any benefits you are receiving, seek advice if necessary, and establish whether you or your children are qualifying because of family circumstances or whether they depend on your income being low enough. Adjusting benefits can take some time.

Moving into work you may become entitled to:

Working Tax Credit and Child Tax Credit

WTC is available to working people who work at least 16 hours a week, in particular parents and disabled people, and to some people over 50 returning to work. If you are over 50

and returning to work, or if you are disabled check out your entitlement with the Revenue, www.hmrc.gov.uk. The definition of a disabled person for WTC purposes is different from that of a disabled child (a disabled child for tax credit purposes is one who receives any rate of DLA, but you may receive more tax credit if your child receives the higher rate care component).

WTC and CTC for parents are calculated together. If you are part of a couple living together (either a man and a woman or a same-sex couple) you are assessed jointly for tax credits. Either of you can actually make the claim. Maintenance payments you make for children not living with you and maintenance payments you receive from your children's non-resident parent are not taken into account in the calculation.

Calculating tax credits is very complicated. A 'maximum award' is calculated, according to your family circumstances and is tapered in-line with your earnings so the more you earn the less you get. When you complete the form ensure that you inform HM Revenue if any of your children are in receipt of DLA and at which rates, and whether you have a baby under one year old.

For families where both parents work at least 16 hours a week, where one works at least 16 hours and the non-working parent is sick or disabled, or the only parent works at least 16 hours a week you can claim a childcare element of 80% of your childcare costs, although there is a cap on how much you can claim for childcare. This cap is the same for disabled and non-disabled children. Remember this is the maximum award and you may receive less than this when the calculation has been completed. For disabled children the childcare element of WTC is

available till the September following their 16th birthday, for other children up to the September following their 15th birthday. Childcare costs can only be taken into account if it is 'registered or approved' childcare (see list at end of this chapter).

Often childcare costs are greater during the school holidays. It may work out better for you to calculate your childcare costs for the whole year and work out your average weekly costs. When your childcare costs are less than the average, such as during the term time, you need to remember to put some money by to pay the greater costs in the school holidays. Alternatively, you can just report what your childcare costs actually are. In both cases, you can only report a change if it lasts for at least four weeks and is a change of at least £10 a week. This means that if you don't average your costs, you are likely to lose out over the holidays, but if you do average them, you can only report a change if the average is increased or decreased by at least £10.

The Working Families' helpline, 0800 013 0313, can tell you what current tax credit rates are and also calculate how much you can receive. Tax credits are administered by HM Customs and Revenue. You can obtain further information from www.hmrc.gov.uk or ring 0845 300 3900. Note that 0845 numbers are not usually included in any allocation of free minutes your telephone supplier provides and can be expensive when dialled from mobiles.

Examples of tax credits

Kirsty is a lone parent of three children one of whom receives higher rate care component of DLA. She takes a full-time job at £20,000 a year (£384.62 a week). She pays an average of £100 a week (£5,200 a year) for childcare.

The amount Kirsty receives in tax credits will be approximately £13,528 a year (£259.46 a week).

Abdul and Rashida have two children one of whom receives higher rate care component of DLA. Abdul works full-time and earns £30,000 a year (£576.92 a week) and Rashida takes a job for 17½ hours a week, which pays £9,000 a year (£173.08 a week). They need to use childcare at £300 a week for 10 weeks of the school holidays.

The amount Abdul and Rashida will receive in tax credits will be approximately £2,273.80 a year (£43.73 a week).

You can find a tax credit estimator on the Working Families' website, www.workingfamilies.org.uk, which you can use to calculate how much you would receive in tax credits under different scenarios.

NB: In-work credit for lone parents going into work (£40 a week, £60 in London, on top of earnings and tax credits, for first year in work) have recently been introduced. This is paid on top of other benefits.

Childcare Vouchers

Some employers provide childcare vouchers which you can use towards paying for your childcare. Some other employers are prepared to let you sacrifice some of your salary and have childcare vouchers instead, to your mutual benefit, because tax and NI are not due on vouchers up to a set amount each week. This can benefit you and your employer. If you are considering availing yourself of a salary sacrifice scheme or asking your employer to offer one, it is essential to calculate the amount of benefit this brings to you personally because you are not allowed to include the value of the voucher in your claim for childcare costs when claiming WTC, (see above). You may well be better off putting the full cost of childcare into your WTC claim. If you do sacrifice salary for childcare vouchers, ensure that you are also aware of any knock-on effect it might have on salary increases and pension contributions which are calculated as percentages of your salary.

top tips:

- You can obtain a 'better off calculation'
- Working doesn't affect DLA
- Keep records of pay and benefits.

HMRC recognises the following as 'registered or approved':

- A childcare provider 'approved' under a Ministry of Defence accreditation scheme abroad
- An 'approved' foster carer. (The care must be for a child who is not a foster carer's foster child.)

In England only:

- A childcare provider 'registered' by Ofsted
- Out-of-school hours childcare for children of compulsory school age, provided on the school premises, under the direction of the governing body or school management
- A person 'approved' under the Childcare Approval Scheme under an application made before 1st October 2007 providing childcare in the child's home or in other domestic premises
- A domiciliary worker or nurse from an agency 'registered' under the Domiciliary Care Agencies Regulations 2002 providing childcare in the child's home.

In Wales only:

- A childcare provider 'registered' by the National Assembly for Wales (through the Care Standards Inspectorate for Wales)
- Out-of-school-hours childcare, provided by a school on the school premises, or by a Local Education Authority

- A person 'approved' under the Approval of Child Care Providers (Wales) 2007 Scheme providing childcare in the child's home or if several children are being looked after, in one of the children's homes
- A domiciliary worker or nurse from an agency 'registered' under the Domiciliary Care Agencies (Wales) Regulations 2004 providing childcare in the child's home.

In Scotland only:

- A childcare provider 'registered' by the Scottish Commission for the Regulation of Care
- Childcare provided in the child's home by, or introduced through childcare agencies which are required to be 'registered'.

In Northern Ireland only:

- Childcare 'registered' by the Health and Social Services Trust
- Out-of-school-hours childcare, provided by a school on the school premises, or by an Education and Library Board or 'registered' by the Health and Social Services Trust
- A person 'approved' under the Tax Credits (Approval of Home Child care Providers) Scheme (Northern Ireland) 2006 providing childcare in the child's home.

NB: Childcare will not be eligible care for help within the WTC childcare element if it is provided by:

- a relative of a child caring for that child in the child's home even if the relative is 'registered' or 'approved';
- or
- by a relative who is approved under one of the approval schemes if the care is solely for a child to whom the provider is related.

A relative means a parent, grandparent, aunt, uncle, brother or sister. It includes half-relatives, in-laws and step-relatives, including people who are related to your child via a partner (even if they are not married).



useful organisations and websites

* Denotes London area-specific organisation

working families

Uniquely works with parents and employers to help parents balance their work commitments and home responsibilities. The Waving *not* drowning project is for parents of disabled children and produces a free newsletter. Free helpline for practical advice on childcare and rights at work.

1-3 Berry Street, London EC1V 0AA

Tel (admin): **020 7253 7243**

Helpline: **0800 013 0313**

www.workingfamilies.org.uk

Advisory, Conciliation and Arbitration Service (ACAS)

Information and advice about rights at work and duties of employers. Website has useful publications and they operate a helpline.

Brandon House, 180 Borough High Street, London SE1 1LW.

Tel: **08457 474747**, www.acas.org.uk

Association of London Colleges*

Information about all colleges in London. Find colleges in your area and the courses they offer. Rooms 309 & 311, North Block, Senate House, Malet Street, London WC1E HU.

Tel: **020 7664 4846**, www.londoncolleges.com

Benefit Enquiry Line

The Government's benefit enquiry line for disabled people and their carers, including parents of disabled children.

Tel: **0800 882200**

Brent Business Venture Ltd*

Delivers free and impartial services to start-ups and businesses of all sizes in the North West London area and beyond. Gives confidential, professional business consultancy, advice and training. Make an appointment.

Monarch House, Victoria Road, London W3 6UR.

Tel: **020 3110 2380**, www.bbv.co.uk

Business Link

Support for self-employed people. If you are planning self-employment or running your own business find your local Business Link for the information you need.

Tel: **0845 600 9 006 (to find your local branch)**
www.businesslink.gov.uk

Careers Management Capital*

Provides free brief careers information and advice for adults (over 20) who live or work in Westminster, Camden, Islington or Kensington and Chelsea. Also has priced services (one hour careers guidance and psychometric tests). Offers free advice and guidance for clients aged 19 or under via the Connexions service.

3-4 Picton Place, London W1U 1BJ.

Tel: **020 7485 4504**, www.capitalcareers.ltd.uk

Carers Information Service*

Information, support and signposting to other organisations for carers and cared for people in Croydon.

Courtyard House, 1d Church Road, Croydon CR0 1SG.

Tel: **020 8649 9339**

www.carerscontactline.co.uk

Carers UK

Support and campaigning organisation for carers who look after ill or disabled family and friends.

20 Great Dover Street, London SE1 4LX.

Carers Line 0808 808 7777

www.carersonline.org.uk

Centre 404*

Support and advice for people with learning difficulties and their parents and carers in Islington, including help completing benefit forms.

404 Camden Road, Islington, London N7 0SJ.

Tel: **020 760 862**, www.centre404.org.uk

Children's Information Service (CIS)

National website and helpline for you to locate your local CIS which should have all the information about local childcare provision and information for those wishing to become childminders.

Tel: **08000 960296**, www.childcarelink.gov.uk

Citizens Advice Bureau (CAB)

Find your local branch for help with benefits and regulations.

Tel: **0844 902 0021** www.citizensadvice.org.uk

Complete Business Reference Adviser (COBRA)*

Comprehensive online information service for people starting up and running their own business available in Westminster public libraries to anyone holding a Westminster library card.

Community Service Volunteers (CSV)

Find your local office if you want to use volunteer support workers.

237 Pentonville Road, London N1 9NJ.

Tel: **020 7278 6601**, www.csv.org.uk

Contact a Family

Information and support for families with disabled children. National helpline and may have a group local to you.

209-211 City Road, London EC1V 1JN.

Tel: **020 7608 8700**, www.cafamily.org.uk

Crossroads

Find your local branch. They provide short breaks.

10 Regent's Place, Rugby, Warks CV21 2PN.

Tel: **01788 573653**

Department for Business, Enterprise and Regulatory Reform (BERR)

Website provides information about employees' and employers' rights and responsibilities in the workplace.

Tel: **020 215 5000**, www.berr.gov.uk

Department of Work & Pensions (DWP)

Website provides information about Government services and benefits for disabled people.

www.dwp.gov.uk

Directgov

The Government website with information and links to information about Government services and benefits.

www.directgov.gov.uk

Disability Advice Service Lambeth*

Advice and information about all aspects of disability including direct payments support for people in Lambeth.

336 Brixton Road, London SW9 7AA.

Tel: **020 7738 5656**, www.disabilitylambeth.org.uk

Disability Alliance

Information about benefits for disabled people.

Universal House, 88-94 Wentworth Street, London E1 7SA.

Tel: **020 7247 8776**, www.disabilityalliance.org

Equality & Human Rights Commission (EHRC)

Formed from the Commission for Racial Equality, Equal Opportunities Commission and the Disability Rights Commission, they provide information and a helpline about discrimination.

Helpline: 0845 604 6610 (England), 0854 604 8810 (Wales), 0845 604 5510 (Scotland), www.equalityhumanrights.com

Fairbridge in London*

Offers a long-term personal development programme for disadvantaged 13-25 year olds in need from the most deprived areas of London. A comprehensive programme of courses, activities and projects to help tackle their barriers to formal education or gaining employment.

Unit 15, Canterbury Court Kennington Park, 1-3 Brixton Road, London, SW9 6DE.

Tel: 0207 582 9695, www.fairbridge.org.uk

Family Fund

Government organisation providing grants and information relating to care of very severely disabled children.

Unit 4, Alpha Court, Monks Cross Drive, Huntington, York YO32 9WN.

Tel: 0845 130 4542, www.familyfundtrust.org.uk

Full of Life*

Self-help group managed by parents of children with disabilities in Kensington and Chelsea.

Services include training and courses and after-school and holiday provision for children with complex needs.

3 Exmoor Road, London W10 6BE.

Tel: 020 8962 9994, www.fulloflifec.com

Gum Tree

Website for advertising for childcarers and carers of adults.

www.gumtree.com

Hammersmith & Fulham Volunteer Centre (HVFC)*

Runs a number of volunteering schemes in Hammersmith and Fulham that benefit both the

community and the volunteers themselves, including people into employment, training and education project which helps unemployed people find work placements to gain experience.

148 King Street, Hammersmith, London W6 0QU.

Tel: 020 8741 9876

Haringey Women's Forum*

Services include Stepping Up programme which helps women in Haringey with CV preparation, job searching, volunteer placements and interview skills.

18a Edison Road, Crouch End, London N8 8NE.

Tel: 020 8885 4705, www.hwfonline.org.uk

Her Majesty's Revenue & Customs (HMRC)

Information about tax, National Insurance and Tax Credits.

Helpline for Working Tax Credit claims

0845 300 3900, Helpline for new employers

0845 6 070 143, www.hmrc.gov.uk

Hillcroft College

Residential learning opportunities for women with few or no qualifications.

Southbank, Surbiton, Surrey, KT6 6DF.

Tel: 020 8399 2688, www.hillcroft.ac.uk

Hillingdon Carers*

Various services for carers in Hillingdon including advice, counselling and project for parents of disabled children.

126 High Street, Uxbridge, Middlesex UB8 1JT.

Tel: 01895 811206, www.hillingdoncarers.org.uk

Hillingdon Women's Centre*

Provides women in Hillingdon with various services including advice, counselling, careers guidance and help with CVs. Phone for careers guidance appointment.

333 Long Lane, Hillingdon, UB10 9JU.

Tel: 01895 277130,

www.hillingdonwomenscentre.org.uk

Hounslow Lone Parent Network*

Advice and information for lone parents in Hounslow including return to work help and guidance.

FAR, Ground Floor North, Belvedere House, Lemon Grove, Feltham, Middx TH13 4DH.

Tel: 020 8890 5427, www.hounslow.gov.uk

Independent Living Alternatives (ILA)*

Organisation of disabled people providing a comprehensive range of personal assistance services to enable disabled people to lead independent lives. Operating largely in the London area.

Trafalgar House, Grenville Place, London NW7 3SA.

Tel: 020 8906 8265, www.ilanet.co.uk

Independent Living Funds (ILF)

Provide cash payments to disabled people across the UK, allowing the choice to live inclusive and independent lives in their communities rather than residential care.

www.ilf.org.uk

Jobcentre Plus

Information about jobs in your area, about Jobseekers Allowance. Advisers for carers and disabled people seeking work.

Tel: 0845 6060234, www.jobcentreplus.gov.uk

Kennedy-Scott (KS)*

Knowledge programme for black, Asian, minority ethnic and women drivers seeking to become London black cab drivers. Phone in the first instance.

Tel: 020 7561 5452

Learndirect

Consult the website or helpline for suitable courses and training.

Tel: 0800 101901, www.learndirect.co.uk

Learning and Skills Council

Information about vocational courses.

Cheylesmore House, Quinton Road, Coventry CV1 2WT.

Tel: 0870 900 6800, www.lsc.gov.uk

Local Employment Access Project (LEAP)*

Pan London organisation which exists to help unemployed people who have difficulty

accessing the labour market to develop the skills, attitude and behaviour to achieve long-term, sustainable employment. Provides a range of services, such as: outreach, needs assessment, employability skills training, one-to-one support and job placement.

Harriet Tubman House, Hazel Road, Kensal Green, London NW10 5PP.

Tel: 020 8962 1900, www.leap.org.uk

National Childminding Association (NCMA)

Promoting quality home-based childcare.

Information about using or becoming a childminder.

Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.

Tel: 0845 880 0044, www.ncma.org.uk

NigelClare Network Trust (NCNT)

Support around paid work for parents of children with life limiting conditions.

10 Giltspur Street, London EC1A 9DE.

Tel: 020 8769 0941, www.nigelclare.org

Office for Standards in Education (Ofsted)

Government organisation which inspects and regulates care for children and young people and inspects education and training for learners of all ages.

Royal Exchange Buildings, St. Ann's Square, Manchester M2 7LA.

Tel: 08456 404040, www.ofsted.gov.uk

One Parent Families/Gingerbread

Advice for lone parents including new programme for lone parents returning to work and specialist advice for parents caring for disabled children.

255 Kentish Town Road, London NW5 2LX.

Tel: 0800 018 5026, www.oneparentfamilies.org.uk

Open University

Higher education by distance learning.

PO Box 197, Milton Keynes, MK7 6BJ.

Tel: 0870 333 4340, www.open.ac.uk

Prince's Trust

Practical and financial help for unemployed

people 30 and under. Support for young people setting up their own businesses.

18 Park Square East, London NW1 4LH.
Tel: 0800 842 842, www.princes-trust.org.uk

Princess Royal Trust for Carers

Carers' support through carers centres.
142 Minorities, London EC3N 1LB.
Tel: 020 7480 7788, www.carers.org.uk

Shared Care Network

Provides short breaks for disabled children.
Unit 63-66 Easton Business Centre, Felix Road,
Bristol BS5 0HE.
Tel: 0117 941 5361,
www.sharedcarenetwork.org.uk

Spare Room Start Up

Website and book with information about running a business from home.
www.spareroomstartup.com

Tax Credit Helpline

See under Her Majesty's Revenue & Customs

Taxaid

Tax help for people on low wages.
www.taxaid.org.uk

Tomorrows People*

Tailored support and specialist advisers to help people get back to work. See website or phone for details of six London centres and centres in other parts of the country.
Tel: 01424 718491,
www.tomorrows-people.org.uk

Trade Union Congress (TUC)

Information on an appropriate trade union to join.
Congress House, Great Russell Street,
London WC1B 3LS.
Tel: 020 7636 4030, www.tuc.org.uk

University & College Admission Service (UCAS)

Process applications for higher education.
PO Box 28, Cheltenham, GL52 3LZ.
Tel: 0870 1122211, www.ucas.com

West London Lifelong Learning Network*

Website with Degree Directory, a one-stop resource on Foundation Degree availability in West London. Also information about applying and studying.
www.westlondonlln.org

Women Like Us*

Website promoting part-time jobs and flexible working in London.
www.womenlikeus.org.uk



The Waving *not* drowning project for parents of disabled children who work or wish to work was set up in 1996 by what was then PARENTS AT WORK and has since become Working Families. The project produces a free newsletter three times a year which goes to a network of over 2,000 families and some 500 interested professionals. The special helpline, 020 7017 0072, answers parents' questions about childcare for their disabled children and about their rights to parental leave, flexible working and other workplace issues. Over the years the project has run conferences and meetings, produced publications for parents and professionals and campaigned with some success for changes in the law to help parents balance their paid work and caring for their disabled children.

Working Families' parliamentary work and campaigning with employers is informed by the Waving *not* drowning project as well as by the calls taken by our legal advisers from a whole range of parents seeking advice about their rights as parents in the workplace. There is also a range of factsheets available on the website www.workingfamilies.org.uk.

working families

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