

Getting into Work

A guide for parents of disabled children returning to work



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Written by Working Families

Welcome

Jane van Zyl, Working Families



At Working Families, we know how challenging it is for parents and carers of disabled children or adults to balance paid work with their caring responsibilities. In our recent survey of parents of disabled children, we found that 93% of these parents who are not currently working would like to work. And among the parents who *are* working, 45% are working in jobs below the skill level of previous roles.

We have created this guide to help parents and carers who are trying to get into paid work, or who would like to advance in their careers. We know that you have unique needs for flexibility, specialist childcare, and time off for medical appointments that many parents do not have. And with this in mind, we want to give you tailored advice and strategies to navigate the transition into paid work.

This guide will cover a host of topics – from tips on applications, CVs and interviews, to information on your rights at work, to guidance on childcare and benefits. You do not need to read the guide from start to

finish: pick the sections with information relevant to you. There is a list of useful organisations and websites at the end.

Parents and carers of disabled children or adults have a lot to offer employers. For a start, you know about time management, negotiation, and dealing with bureaucracy. We hope this guide will help you showcase these strengths and more, and create an action plan for getting into work.

Happy job hunting!

Jane van Zyl
CEO, Working Families

“When you are open about the extra load of managing work and care as a parent of a child with Down’s syndrome, it can sometimes be assumed that you’d be better off not working. But – and I’m sure many mums will relate – even when you have children, you still are the person you were before. You still want to be challenged intellectually, you still want to work with smart, creative and inspiring people. You still want to be the best you can be. So, maintaining your career is a critical part of still being you.”

Clare, mother of a disabled child and a full-time employee



Introduction

Julianne Miles, Women Returners

Returning to work following a career break is a daunting experience for anyone, not least those who have taken a caring-related break. We find that returners are often struck by self-doubt, which reveals itself in questions such as:

- “Will any employers want to hire me when I’ve been out of the workforce for so long?”
- “Will I be able to get up to speed quickly enough?”
- “Will I be able to balance work and family?”

From our experience of supporting hundreds of returners to get back to work, we can reassure you that the answer to these questions is “Yes”! We have seen many returners with caring responsibilities transition successfully back into satisfying and rewarding jobs.

The good news is that ever-increasing numbers of UK employers are recognising the benefits that individuals who have taken a career break bring to an organisation: a fresh perspective, maturity, a high level of motivation and a wide range of skills developed before and during your break.

Flexible working is also becoming much more common, enabling you to work alongside any continuing caring commitments.

We’re not saying that returning to work after a multi-year break is easy, and you may well face setbacks, but we have a wealth of success stories to show it is possible.

Taking it one step at a time and being realistic about the actions you need to take to get there is essential. There are now many resources available to help you, such as this fantastic support-packed guide to returning to work and the information and advice given by the organisations and websites listed at the back of this guide.

I hope that this practical step-by-step guide will inspire you to create your own route back to work.

Julianne Miles

CEO, Women Returners



Foreword

Lara Masters



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 been a child with a disability, having both parents with full working lives has been very positive both for me as a person and for my relationship with my mum and dad.

When a parent cares for a child full-time and neglects their own needs, it can become stifling for all involved. But 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 and social confidence which are all 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 possible 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 and father always worked. My dad passed away but we were very close, and I always had, and still have, the best relationship with my mum out of anyone I know. I have no doubt that the strong bonds I developed with my parents were due to the fact that they 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

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Getting the job

What sort of job or training?

What type of role could I do?

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 and think about what you would really like to do?

Since you were last at work, you may have gained experience and new interests that would be useful to employers – don't underestimate the value that a career break and time away from the workplace offers. Take time to reflect on this.

- Start by making a list of your strengths – what you are good at and what interests you? What do you enjoy spending your time doing? Ask for input from family and friends and ask for examples of where they have seen you thrive.
- Review the qualifications that you have – technical and professional – irrespective of how long ago you gained them.
- List your experience gained from paid and voluntary work as well as from hobbies and family life. 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 might include exceptional organisational skills, verbal and written communication skills, negotiating skills, information management, understanding of financial resources and benefits support, knowledge of the education system, disability awareness, and research and analysis skills.

- 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. However, challenge yourself: could working flexibly instead of part-time work for you? Employers won't necessarily promote roles this way but an increasing amount of employers offer flexibility and are more concerned with productivity, not hours in the office.



1

Getting the job

Would further training and volunteering help?

The next question you need to ask yourself is: are you in a position to look for paid work straight away or would it be helpful for your CV (curriculum vitae) to spend some time re-training, upskilling, or volunteering?

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 a role. In this case you might want to volunteer for a while, particularly in a role that builds on the skills you wish to use in a paid field ultimately. Be strategic about what you choose to do so that it helps you!

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 organization you volunteer for 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

"Strategic volunteering is a fantastic way to gain current and relevant experience to put on your CV to help bridge the career break, and is also a sure-fire way to boost your professional confidence."

Kate Mansfield, Women Returners



Where to find jobs

Creating a plan of how you will tackle your job search is incredibly important in an age where there is simply so much information available that it can feel overwhelming.

Professional networking sites



LinkedIn is one of the key sources of opportunities for professional and managerial roles. Increasingly it's also used for small businesses and freelance individuals as a way to find roles, opportunities and network. It's also a great way to track down former colleagues and reconnect with them.

Job boards



There are a number of job boards, such as **Timewise, Indeed, Monster, Reed, CV-Library** and **Totaljobs**, where you can search through hundreds of online roles as well as post your own CV for employers to find you. You can do a Google search or use one of the sites above to find out which organisations/websites are advertising the roles you are interested in. Make a list of these sites and register with them. If you come across the names of any recruitment agencies advertising these roles, take a list of these too so you can register with and possibly approach them.

Advertisers often 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. If a stamped, addressed envelope is required, ensure that you provide a big enough one. But most applications are online. Be sure to save any job descriptions and completed applications to your computer and file any application emails to a specific folder within your email account, so that you have a record of them further down the line.

Trade press or professional associations

Employers looking for specific professional or skilled people may advertise in specific press in their field or on their websites. If you belong to a trade or professional association, check their website for a job board or contact them by email to ask what support they offer to those returning to work after a career break.

Networking and 'talking to people'

If you 'ask around' and 'keep your ears open' you may well hear of roles and opportunities through your network. If you know ex-colleagues in your line of work, or have friends or neighbours with knowledge of the fields you are interested in, ask them if they are willing to make some introductions or answer some questions about how best to create opportunities to move into or back into your chosen area.



1

Getting the job

Cold applications

It may be worthwhile submitting your CV to organisations which are not currently advertising. You can email them at a generic email address or, better still, phone and gain the name of a recruitment person. It is more difficult to sell yourself this way because you can't tailor your application so precisely, and some employers don't like to be bothered with unsolicited applications. However it can be worth a try and can pay off if your CV lands at the right time and you have positioned yourself well.

“Proactive, targeted and well-researched applications can be really effective – and never forget that being concise, enthusiastic and polite will help you stand out in the crowd.”

Rita, experienced recruiter

Applications and CVs

An employer will typically provide information on a webpage covering the 'job description' (e.g. role responsibilities) and a 'person specification' (skills and experience required). 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.

You need to show that you meet at least the 'essential' criteria in the person specification and are likely to be able to perform well in the job. You can show that you are committed, reliable and with good attention to detail by making sure that your application is well-presented, you've followed the instructions and respected any deadlines by submitting your application on time.

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. Be transparent and factual and list it as a

'career break' on your CV. If you have done relevant things on your career break, list them under your career break section. If you don't think they are relevant, list the career break only with dates.

Job description:

ject may include: creating a
ating the effects of project
the project
ates to senior
; developing

Why you are right for the role

This is really important. If you are completing an application form, there is likely to be a specific section asking you why you are right for the role. If it's not an application form, you should be writing this anyway in the email/cover letter attachment you submit along with your CV.

This is your chance to 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.

Unlike in the CV itself (which should be written in the third person), the good news is that you can use plenty of sentences beginning with 'I':

- "I have experience in these fields."
- "I am really passionate about problem solving in a charitable organisation."

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 are 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 phone.

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; ask them whether you have covered everything and how you are presenting yourself.

You may be asked to provide references on an application form so make sure you have the contact information of two referees ready that are happy to be contacted. 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.

Many jobs can only be applied for online using software with varying degrees of sophistication. Do not rely on being able to spell-check your application when completing an online form. You may be able to write and spell-check a Word document and cut and paste it into the application form. If the online form doesn't allow you to save and return to your application, it would be advisable to draft your responses fully in Word first before copying and pasting across to the form – to ensure you don't lose any content you write.

Keep records of the roles you have applied for and when so you can remind yourself what you've said if you are called for an interview.



Writing your CV

A CV should be your main marketing tool. It's the place where you articulate your transferable skills and experiences backed up by evidence. These days, you don't usually provide a full address – perhaps just the area you live in such as Bristol or London. Do make sure they have a name, phone number and email address within easy visibility of the first page.

You should include a personal profile – an opening paragraph which sums up a few key pieces of information about you such as the field you work within, how long you've worked in it for, and your main skills area – e.g. “Five years' marketing experience” or “10 years running a small business”. CVs should be written in the third person (e.g. “four years' experience in the media” or “self-driven and motivated” – without saying “I am ...” or “I have ...”).

You might want to include a few bullet points outlining your skills but then go straight into your employment history. Your CV should really be no more than two pages, and you need to be as succinct as possible.

Under each role you held before your career break, avoid writing out all your key responsibilities – you might put a one-line overview of the role but keep the focus on listing three to five achievements under the role itself. This should be written in the past tense starting with an action verb: e.g. “Created a new information tool to record key client data which resulted in a much faster and more efficient way of working.” Employers like to read about the benefit of the action you took. No need to go way back to your very early roles but focus on the achievements of the last five years pre-career break and of course anything you wish to list as an achievement under your career break section.

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.

Top tips: CVs

- 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 well presented. Make your experience fit the job – think about your transferable skills.
- Don't leave gaps in your employment history – be transparent about the career break.
- CVs should be written in the third person (e.g. “four years' experience in the media” or “self-driven and motivated” – without saying “I am ...” or “I have ...”).
- Keep it to two pages.
- Make it achievement-focused.

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

A parent's CV

Written by Linda, an experienced recruitment manager

Why is a 'parent's CV' needed?

As a 'stay-at-home parent', 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 parents and carers themselves, and certainly by society and business. Consequently, many parents 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 section 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 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 programs 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 'Parent's CV' work?

You will find below (overleaf) a list of skills and competencies, all of which could be acquired by parents in the years they 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

Getting the job



A parent's CV (continued)

1. Time management and prioritisation

Have you learned 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? (E.g. school pick-up times.)

Have you had to develop routines and prioritise tasks? (E.g. 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 patiently coached your children in arts and crafts, football, hockey, or dance?

Have you acted as a listening ear for friends in distress and helped them see a way through their situation?

3. Creativity

Have you had to come up with ideas for fundraising?

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

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

4. Communication and influencing skills

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

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 adequately supporting your child's needs?

Have you had to negotiate with your local council to have transport services in place for your disabled child?

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 events for school/nursery?

Have you had to stay on top of deadlines for benefits claims or other social support for your child and your family?

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

7. Crisis management

Have you had to quickly adapt to your child's disability? What tools did you use to cope?

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

Have you had to calm your child in an emergency, or a sudden change in circumstances that they couldn't adapt to?

Have you had to deal with a breakdown in your child's care arrangements?

8. People management

Have you helped at school or nursery and co-ordinated the activities of other helpers or staff?

Have you run committees of volunteers or chaired meetings?

Have you managed your child's caregivers to ensure that they meet your child's needs?

9. Learning new skills

Have you had to learn new skills to try and stay one step ahead of your children? (E.g. by catching up with physics, French and the off-side rule in football?)

Attending interviews

Do your research

If you are asked to attend an interview, make sure you find out as much as possible about the interview including who you will be meeting, what their job title and role is, and what the interview format and structure will be.

You can look your interviewer(s) up on their website and LinkedIn to find out as much as you can about their background. This will show how keen you are!

Prepare using evidence

Take the time to review the job specification thoroughly and pull out the key competencies (e.g. commercial awareness, leadership, dedication to the cause) outlined in it. If the job specification suggests that organisation is a key role competency, make sure you have prepared several examples in advance that you can talk through and be willing to be asked further questions about. If you are not able to get much information on the interview format, it is always best to over-prepare than under-prepare.



1 Getting the job



For competency-based interviews, the STAR acronym is a good one to remember:

- **S – Situation.** What was your role, who were you working with, where etc.?
- **T – Task.** What was the task/challenge in hand?
- **A – Action.** What action did you personally take here?
- **R – Result.** What was the benefit or result from the action you took?

A good example of this in practice might be:

Question:

“Tell me about a time you have dealt with a difficult customer by phone and what your approach has been.”

Answer:

“In my last job as a PA, I was one of a small team and regularly dealt with clients and customers by phone. [S – Situation]

“My role was to try to work out what needed to be escalated to my manager and what I could manage. One particularly tricky customer was disgruntled about a delay to their order. [T – Task]

“Using my skills of listening and empathy, I was able to work out a solution that worked for the client and I did not need to worry my boss. [A – Action]

“The customer was delighted that the order was not going to be as delayed as expected.” [R – Result]

Be prepared for other types of interviews

Some employers may set a scenario or task-based interview where you are asked how you would deal with a certain issue, or to solve a problem. You can't prepare for this as you may not know what it is until the day but by asking about the interview format you will at least have an idea of whether anything like this will be included.

If your interview is a panel interview, do ask beforehand for all the names of the individual panelists; even if you don't get them all, you might get some which you can research further.

Getting there

Make sure you are clear on the location – many employers have several offices and if you can, do a test run on how long it will take you to get there. Avoiding any unnecessary stress on the day such as getting lost or being late can make all the difference! If you really can't make the time they suggest ask if another time can be arranged. Quite possibly your time can be swapped with another candidate so don't be afraid to check.

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 a contact number for your interviewer or main switchboard in case you are unavoidably delayed.



SMART WORKS

Interview nerves

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?"

What to wear

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. If you are not sure of how people dress in the organisation, play it safe and dress smartly rather than too casually. If you have no suitable interview clothes (having not worked for some years) and are on a tight budget, it's worth having a browse in a charity shop near you. You can also contact Smart Works for help with interview clothes and prep if there's a branch near you (see below).

Smart Works is an organisation (based in most major UK cities) that provides unemployed women with a beautiful interview outfit and expert interview coaching.

Top tips: Smart Works' top tips for interviews

- Plan your journey in advance and aim to arrive 15 minutes early.
- Research the company and make a list of specific reasons you would like to work for the company.
- Read through the job description and person specification and think of examples from previous jobs or your home life that show that you have the skills they are looking for.
- Make it achievement-focused
- Remember to smile and to be friendly, this will help you to make a good first impression.
- Preparation is important, so spend some time practising answering questions like "Tell us a bit about yourself", "Why do you want this job?" and "Why do you want to work for this company?"
- Write a list of questions to ask at the end of the interview.

1

Getting the job

Case study


When Caroline came to Smart Works, she had been out of the workplace for over five years after being a full-time carer for her son, who has autism.

As a single mum, she was keen to get back into work to support her family. Caroline suffered from depression and anxiety and was lacking the confidence she needed to get back into the workplace.

This is Caroline's story:



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“I'd been looking for work for five or six months and it was so hard trying to get back out there. I hadn't had an interview in so long – I had been a carer for my son so it had been a long time since my last interview. I suffer really badly from anxiety and depression, it's something I've battled with for years, so I was really in need of a boost.

“With Smart Works, we started with the styling and I was made to feel so special. I felt so confident in the outfit. I wore a really beautiful fitted jacket, some lovely trousers, a nice shirt and I felt a million dollars. The clothes filled me with confidence.

“The coaching really did help. The interview techniques I received were great. I hadn't had an interview for so long, I didn't know what I was supposed to say; I had forgotten. It felt good and gave me a real boost. I felt like a new me and was confident to enter my interview.

“I have to pinch myself sometimes. I open my wardrobe and I think, 'Wow!' It was so amazing.



“The biggest impact of Smart Works was getting the job. I got the job straight away. I'm now about to start a new job in two weeks. It was a stepping stone for me to build up my confidence.”

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

Chantelle, employment adviser

Prepare your own questions

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.

Ask for feedback

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 can improve. 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.

Disclosing family circumstances and your rights

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.

Employers are not allowed to discriminate against you because you are associated with a disabled person. For instance, withdrawing a job offer because they have been made aware of your family circumstances could be unlawful disability discrimination by association. See page 27 of this guide for more detail, and contact our helpline at workingfamilies.org.uk if you think this has happened to you.



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 Jobcentre Plus about whether **Access to Work** can provide you with practical advice and support with extra costs.



Top tips: Interviews

- Prepare, prepare, prepare! Better over-prepared than under-prepared.
- Plan your journey and arrive with time to spare.
- Make sure you have questions prepared about the role and company.
- If you don't get it, ask for feedback.
- Treat it as a learning experience.
- Try to relax and be yourself.

2 Your rights at work

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 time off 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). You start to earn leave as soon as you start work for your employer. The amount of leave 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 28 days per year. 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 (leave in proportion to the amount of time they work). If working part-time, use the formula below to calculate the amount of annual leave available to you.

Using this equation, if a full-time employee gets 28 days' annual leave, then someone working three days per week would get 16.8 days' annual leave ($3/5 \times 28$). Or you can calculate pro rata leave using *hours* worked, by replacing 'days' with 'hours' in the equation below.

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 that 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.



Calculation: Pro rata leave for part-time employees

The amount of days you work

—————
The number of days in a full-time week (normally 5)

×

The number of days of annual leave available to a full-time employee

Example: (3 days worked per week ÷ 5 days in a full week) × 28 days' leave allowance = 16.8 days' leave allowance

Time off for dependants

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. 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 usually expected to use other forms of leave if you have prior notice of the situation (e.g. you might take annual leave or parental leave – see below – to cover an anticipated need to care for your child).

- 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; and/or
- 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. The emergency doesn't always need to be unexpected for you to take time off for dependants. For example, a woman employee who knew two weeks in advance that her childminder would not be available, and who tried, but was unable to find alternative childcare, should still be granted time off for dependants.

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;

Is it paid?

There is no statutory right to be paid for taking time off for dependants; however, do check your employer's policy. Your employer should not make you rearrange your working hours to make up for lost time.

You may also have a right to paid time off for emergencies (sometimes called 'compassionate leave') in your contract of employment. In many work places 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.

2 Your rights at work

Parental leave

Parental leave gives parents 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 benefits may be claimed, or may increase, 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; and
- have worked for your employer for at least one year (regardless of whether you work full- or part-time).

Parental leave is available to parents of all children up to 18 years old, regardless of whether they are adopted or birth children, or whether they are disabled or not.

“Very recently, I have made my employer aware of our difficulties as a family. I have been given paid parental leave to attend appointments.”

Charlie, parent of a disabled child



How much leave can I take?

Each parent can take up to 18 weeks' parental leave in total for each eligible child as long as they meet the qualifying criteria. If you have two children, you can take up to 36 weeks in total.

Is it paid?

Legally, parental leave is unpaid, although your employer might enhance their parental leave policy by paying you for it – check your contract and staff handbook. As your income will change, you may also be entitled to some benefits (like Universal Credit) that you are not usually entitled to during the periods of unpaid parental leave. You might also be entitled to increased amounts of the benefits you are already claiming.

How to take parental leave

- You are limited to four weeks' parental leave per child per year, unless your employer grants you more than this.
- If your child is claiming Disability Living Allowance (DLA) or Personal Independent Payment (PIP), you can take parental leave in blocks of one day. Otherwise, you have to take parental leave in blocks of one week.
- You must give your employer at least 21 days' notice to take parental leave. The notice letter must state the start and end dates of the leave.

Can my employer postpone my leave?

Your 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. The leave cannot be postponed beyond the child's 18th birthday. There are specific procedures employers need to follow if they wish to postpone parental leave (for example, they cannot postpone the leave twice, or reduce the length of parental leave taken).

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 parental leave of four weeks or less. If more than four weeks' leave were 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 the same 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. You can find more information, or get advice from Working Families' free helpline, on our website: [workingfamilies.org.uk](https://www.workingfamilies.org.uk).



Flexible working

Most jobs are advertised as full-time but if that is not for you, it is worth asking at application stage if the job can be part-time. Once you've been in the role for 26 weeks and want to work part-time, you also have some legal rights and your employment contract may give you better rights than the legal minimum (outlined below). If you want to make a change first consult your contract or, if yours is a large employer, look up the organisation's flexible working policy and/or contact the human resources department.

If you are refused a different working pattern, you can see if the law can help. Contact the Working Families' helpline or have a look at the flexible working pages on our website.

Right to request flexible working

When you have been employed in a job for 26 weeks, you acquire the right to request flexible working. By 'flexible working', the government means altering the way you work. This includes changing your hours, either compressing them or changing to part-time or term-time only, or working wholly or partly from home. You can make one statutory request in any 12-month period.

The ideal request is one where the employer can see how the flexible work pattern will benefit them, as well as you – be constructive, willing to compromise, and make a good business case. Although you need to apply in writing and you and your employer need to follow a set procedure, it's a good idea to approach your employer informally at first, so that they are not surprised by the request.

2 Your rights at work

This also gives you the opportunity to use the request to address any concerns they have raised in your informal discussion.

How to make the request

The request must, as a minimum:

- be in writing (see letter on next page);
- be dated;
- explain the change you would like to your working pattern;
- explain when you would like the change to come into force;
- explain what effect the change would have on the business;
- explain how such effects might be dealt with;
- state that it is a statutory request; and state if you have previously made a request and, if so, when.

Negotiating your flexible working request

You have a right to *make* a flexible working request; you don't have a right to have it granted. To increase the likelihood that your request is granted, you have to be a successful negotiator!

- Do the groundwork and start with an informal conversation.
- Try to plan ahead and be prepared to suggest solutions to any of the problems they might raise.
- Gather information about people who do similar jobs to yours on a flexible basis.
- Think carefully about your situation and try to put forward the best proposal you

can for how your new arrangement would work.

- Approach negotiation in an open, positive manner, but also be careful about how and when you approach your employer in case you cannot reach agreement.
- Keep notes of your meetings, and of anything that is agreed along the way, including trial periods.
- Explain why you need the new work pattern and mention if it is because of childcare or disability.

Top tips: Negotiating

- Aim high – and be prepared to settle for less.
- Make sure you know what you are asking for – and ask for it.
- Don't expect to get everything that you ask for.
- Make compromises where possible to allow negotiations to move forward.
- When in a negotiation, don't be tempted to fill silence if your manager is thinking or taking time to respond.
- Don't wait for the last minute before you make your request, allow plenty of time.
- Suggest a trial period, so that you can see if it works out.
- Put yourself in your manager's shoes: what is reasonable?
- Offer as much flexibility as you can on your side of the proposal, so that your manager knows that you are willing to be flexible too.

For the attention of Jim Smith

23 April 2020

Statutory request for flexible working

This is a request under section 80F Employment Rights Act 1996. I previously made a request under section 80F Employment Rights Act 1996 on 5 May 2016.

My current working pattern is Monday to Thursday, 9am to 5pm, with one hour's lunch per day (28 hours per week).

I would like my new working pattern to be Monday to Friday, 9am to 3pm, with half an hour's lunch each day (27.5 hours per week)

I think the effects the new pattern would have on the business would be that I would no longer be available between 3pm and 5pm to deal with client queries.

I think these effects could be dealt with by the following:

- My colleagues dealing with queries from my clients at these times. 3-5pm is not a busy time and I have spoken to colleagues who have said they are happy to deal with my clients should they call. I have spoken with Joe Bloggs who has confirmed that he is happy to be a specific contact for my clients between the hours of 3-5pm so I can include his contact details in my out-of-office message so that clients know who to contact in my absence. Similarly, in the hours that Joe Bloggs is not working, I have volunteered to pick up any urgent requests which are sent to him. This will ensure continuity of service in the business.
- In addition, I will be able to provide cover at lunchtime, which is busy, by taking a shorter lunch break.
- I will be available on Fridays when the office is currently understaffed.
- Further, I am happy to make myself available outside of this new working pattern to deal with emergencies.

I am asking for this request in order to care for my daughter. She starts primary school in September and this working pattern would allow me to drop her off and pick her up. I have already requested parental leave to cover the first month when she will be on half-days, so I would like the new working pattern to come into force on 1 October 2020.

Ideally, I would like my new working pattern to be as stated above. However, if this is not agreeable, then I would be happy for my working pattern to be 9am to 5pm on Monday and 9am to 3pm Tuesday to Friday so that this request causes as little disruption to the business as possible. If I am given reasonable notice in certain circumstances, I may be able to arrange for my daughter to be picked up from school by a family member to allow me to work an extra hour.

If you are unable to commit to a permanent contractual change, I would be happy to agree to a trial period of three months effective from the date of 1 October 2020 so that the business can properly assess if it is a viable option.

I would be happy to attend a meeting to discuss my request in more detail and to be given a chance to address any concerns that you may have regarding my new working pattern.

I look forward to hearing from you.

Signed

Jane Moore

Jane Moore, Small Business Accounts

Sample flexible
working request letter

2 Your rights at work

Once you have made the request in writing, your employer must consider it seriously and can only turn you down on specified grounds. Your employer has three months to get back to you with a response. We've put together a sample letter (see previous page) that you might want to use as a template when writing your request.

You can find out more details on how to make a flexible working request, and more tips on negotiating, on Working Families' website: workingfamilies.org.uk.



“My husband’s employer allows him a flexible working pattern to allow him to be at home when school transport drops our son off. I am the main breadwinner and I have an incredibly supportive employer which allows a compressed working pattern and agile working (from home), and which allowed me two long periods off (nine weeks and five weeks), with pay, when my son was extremely ill.”

Amira, parent of a disabled child

“Allowing me to work from home and to have flexible hours has meant that I can work. We need more jobs like this.”

Casey, parent of a disabled child

“I am so lucky. I have a wonderful manager that has given me a term-time contract. There are no services for holiday or childcare clubs that my child can access in the school holidays.”

Nadia, parent of a disabled child



What if your flexible working request is turned down?

Alongside the right to request flexible working, employees have several legal rights which may help them to get the flexible working pattern they want.

If your request is refused, you may be able to argue this amounts to indirect sex discrimination, direct discrimination and/or (in some limited cases) constructive dismissal.

Indirect and Direct Sex Discrimination

If you are a woman and you cannot work full-time because of your childcare responsibilities a refusal of your flexible working request may be indirect sex discrimination. It has been successfully argued that, because women tend to have more childcare responsibilities than men, imposing inflexible hours disproportionately disadvantages women compared to men.

Direct sex discrimination may apply if you are a man and women doing similar jobs to you have been allowed to work part-time. You can get more information about this from our website – [workingfamilies.org.uk/articles/flexible-working-and-the-law-a-guide-for-employees](https://www.workingfamilies.org.uk/articles/flexible-working-and-the-law-a-guide-for-employees) – and helpline.

Direct Associative Disability Discrimination

It is unlawful to directly discriminate against you because you are associated with someone who has a disability – for example,

if the reason you are refused your request for flexible working is because you care for your disabled child. But this does not give you a general right to time off to care for your disabled child. It is only if your employer has treated you less favourably than they treat parents of non-disabled children that you could complain of direct associative disability discrimination.

For instance, in *Coleman v Attridge Law*, the employer did not allow Ms Coleman the same flexibility to look after her disabled son as they did her colleagues (who were parents of non-disabled children) and she was described as lazy when she requested time off to look after her son whereas the other parents were not. But bear in mind that if your employer refuses everyone time off for childcare, whether or not their child is disabled, this would not be direct associative disability discrimination.

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' free helpline:

[workingfamilies.org.uk](https://www.workingfamilies.org.uk).



Top tips: Your rights at work

- 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.

3 Self-employment

Self-employment can be the answer to all your worries about being available for your child: you can pick your hours and choose to only work from home. But it is not for everyone. 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. Web

design, hairdressing, painting and decorating, driving instruction, dress making, book-keeping, coaching, journalism, taxi 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 or a disabled child, they will need childcare for much, if not all, of your working time. In addition, if you need to work outside of school hours, make sure you have adequate childcare provision for your children.

Self-employment: Some advantages

- 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

Self-employment: Some disadvantages

- Insecure earnings
- No sickness pay
- No holiday pay
- 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 earn and pay for your own pension provision



If your self-employed work involves clients attending 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 Professional and Career Development Loan.

You will need to make contacts or recruit clients as appropriate through advertisements, word of mouth and/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 – [acas.org.uk](https://www.acas.org.uk) – provides information about being an employer.



Top tips: Self-employment

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



4 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 the needs of both you and your child(ren).

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 more than one childcare arrangement, needing to dovetail?
- Cost?

“School has arranged evening meetings for us. Some medical appointments with professionals have been combined – e.g. dietician and speech and language therapy. Some therapy appointments are at school, so we don't need to arrange transport or care after the appointment.”

Samuel, parent of a disabled child



Disability discrimination and childcare

The Equality Act covers childcare providers. This means childcare providers cannot discriminate. They must also remove the barriers your child faces because of their disability so that they can access and participate in education (as far as this is possible) in the same way that their non-disabled peers can – this is known as the duty to make reasonable adjustments. Childcare providers include schools, nurseries and childminders, but bear in mind that it would not be reasonable to expect a childminder to make the degree of alterations to their home that you could expect a local authority to make to a school or to a nursery.

Childcare options: Childcare away from your home

Childminders

A childminder cares for other people's children in her (or his) own home. You can expect a home-from-home atmosphere. Most people choose childminders on the basis of their human qualities; ideally someone who is kind and patient. You might also be looking for someone who has personal experience of disability, such as a disabled child of their 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 so are in a position to select their own clients.

Your local Family Information Service (FIS) will have details of local childminders, including network childminders.

Nurseries

There are nurseries run by local authorities, community nurseries and privately run nurseries. Nurseries have fixed hours and most only cater for children under five years old above a minimum age, but, unlike childminders, you're unlikely to have to make other arrangements if staff are ill or on holiday.

4 Care for children and adults

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.

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 to adjust their working hours (see our section on flexible working).

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 options: 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 your home. 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. In order for the costs to be eligible for the childcare element of Working Tax Credit or Universal Credit, the nanny has to be approved by the appropriate approval scheme for your part of the country. 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 Working Tax Credit or Child Tax Credit.



Paying for childcare

We know that childcare can be prohibitively expensive, especially for disabled children. We've compiled a very brief guide below on help that you can get with childcare costs. Note that this is an outline only, and you may want further advice from a benefits adviser or our helpline service.

Tax Credits

New claims for Working Tax Credit and Child Tax Credit have now been closed to most people and replaced by Universal Credit (see below). If you are already claiming tax credits, you can claim back up to 70% of your eligible childcare costs (up to a cap) for children under 16, or under 17 for your disabled children. Depending on your income, you could get up to £122.50 per week for one child or £210 for two or more children.* You can't get tax credits at the same time as Universal Credit or Tax-Free Childcare.

Universal Credit (UC)

You may be able to claim up to 85% of your childcare costs, with registered childcare, if you're eligible for UC and you or your partner are in work (or have a job offer). The most you can get back is £646 a month for one child, and £1,108 a month for two or more children.* You can't get UC at the same time as tax credits or Tax-Free Childcare. Beware that if you make a claim for Universal Credit, this will stop your claim for any of the benefits that UC is now replacing.

Tax-Free Childcare

Tax-Free Childcare is an alternative to claiming childcare costs through UC or tax



credits. If you aren't eligible for the above, you could look at opening a Tax-Free Childcare account instead. Tax-Free Childcare is a government scheme that pays 20% of childcare costs up to a maximum of £2,000 each year (£4,000 for disabled children).* The scheme is open to all parents of children under 12 (or under 17 if disabled).

Direct Payments

If your local authority assesses your disabled child as being 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 instead of getting them from your council. Which means that you can also, through Direct Payments, purchase services from a range of care providers or employ your own support worker. This means that you can effectively become an employer through using Direct Payments in this way. However, it is worth bearing in mind that the payment includes the extra costs of employer's NI contributions, and your local authority, in setting up a personal budget, 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.

4 Care for children and adults

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.

Free nursery education

All three- and four-year olds in the UK are entitled to some free early education or childcare. How much you can get depends on which country you live in. We've included information below about free childcare in England, but similar schemes are available in Wales, Scotland and Northern Ireland. For information on these schemes, follow the links below:



- Wales: gov.wales/get-help-flying-start



- Scotland: mygov.scot/childcare-costs-help/funded-early-learning-and-childcare



- Northern Ireland: nidirect.gov.uk/information-and-services/education-learning-and-skills/pre-school-development-and-learning

These specific webpages might change in coming years, but you should always be able to navigate gov.wales, mygov.scot and nidirect.gov.uk to find information on free nursery education.



You will be able to start receiving the free childcare from 1 January, 1 April or 1 September following your child's third birthday.

15 hours' free childcare

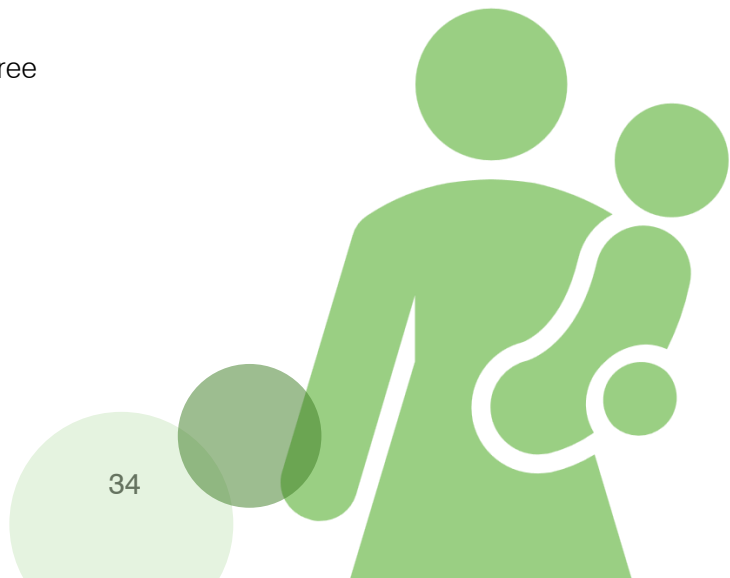
All three- and four-year olds in England are entitled to 15 hours free childcare. Some two-year-olds are entitled to 15 hours' free childcare, including many disabled children. This is because some of the qualifying criteria include having a special educational need (SEN) or Education, Health and Care (EHC) plan (also called an EHCP); or getting Disability Living Allowance (DLA). Your child may also be eligible for 15 hours' free childcare if you receive a qualifying benefit. You can find the full list of qualifying criteria at [GOV.UK](https://gov.uk) or on our website.



Contact your childcare provider or local council to find out how to apply for 15 hours' free childcare.

30 hours' free childcare for three- and four-year-olds

To be eligible for 30 hours' free childcare, you (and any partner) must expect to earn the equivalent of 16 hours' per week on the National Minimum Wage or more. This earnings requirement doesn't apply if you are self-employed and started your business less than 12 months ago. You can be exempt from the earnings requirement if you are a carer.





* Note to reader

These are the rates for 2019-2020. The rates are likely to change slightly from year to year, so make sure to check GOV.UK or contact our helpline for the most up-to-date figures around April of each 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). Do they need advice to ensure that they are getting awarded the right amount of PIP, or Attendance Allowance for over 65s? Citizens Advice and disability organisations can help with wording applications. Remember that if you are receiving a carer's assessment from social services, they should take into account your wish to work or study.

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

“Our transport provider has agreed to take our son to his carer one day a week and pick up from there the next morning. This was entirely at the taxi company’s discretion. The local authority were unhappy about supporting this, however.”

Toby, parent of a disabled young adult



See also our guide in this series: ***From Child to Adult: A guide to disability, transition and family finances.***

5 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 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, you may have to pay travel fares, you may need to extend your wardrobe and arrange childcare.

Tax and National Insurance

You start to pay income tax and National Insurance (NI) when you earn more than the Personal Allowance. The amount of Personal Allowance changes every year, and you can find the rates on the **GOV.UK** website. 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. You can use an online salary calculator like **thesalarycalculator.co.uk** to work out how much tax and NI will be deducted from your income.

Benefits

Benefit rules are complicated and subject to change. The following is only a guide which should give you a general idea of which benefits you will want to find more information about.

Note that if the UK leaves the European Union with or without a deal, benefits entitlement for EU nationals may change. More information on benefits and employment rights post-Brexit is available at this page: **[workingfamilies.org.uk/articles/brexit-what-happens-next](https://www.workingfamilies.org.uk/articles/brexit-what-happens-next)**.

If you are from outside the EEA and your UK residence card says you cannot access public funds, you will almost certainly need further advice. You may want to contact your local Citizens Advice for help or the NRPF network: **nrpfnetwork.org.uk/enquiries/pages/default.aspx**.

There are some benefits that are not affected by your income and return to work. Other benefits are specifically related to your income and/or how many hours you work.

Most people should be better off working. But if your childcare costs are far in excess of what you can claim via Universal Credit or the childcare element of Working Tax Credit or if you earn only slightly more than the limit for Carer's Allowance and lose your entitlement to it, it is worth checking out if you will actually gain financially by working.

Benefits that **may** change if you move into work

- Universal Credit (UC)
- Carer's Allowance
- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance
- Working Tax Credit (WTC)
- Child Tax Credit (CTC)
- Housing Benefit
- Council Tax Reduction
- Local welfare assistance schemes

Benefits that should **not** change if you move into work

- Any Disability Living Allowance (DLA) or Personal Independence Payment (PIP) that is paid to you or your child
- Direct Payments
- Disabled Facilities Grant from your council
- Child Benefit (however, if you or your partner earn more than £50,000 per year, your Child Benefit is reduced)
- Guardian's Allowance
- Attendance Allowance

Carer's Allowance

Carer's Allowance (CA) is paid to someone who cares 35 hours a week or more for someone receiving the middle or higher rate care component of DLA; the daily living component of Personal Independence Payment (PIP); Attendance Allowance; or the Armed Forces Independence Payment. You lose all of your CA once you earn more than a threshold amount (for 2019-2020, this means that you must not earn more than £123 per week, after deductions).



“I would lose my Carer's Allowance if I were to increase my hours, but would not be better off because I wouldn't earn enough if I only increase by a couple of hours as my hourly rate is pretty low.”

Becky, a carer

Income-based Jobseeker's Allowance, Employment and Support Allowance, and Income Support

Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA) and Income Support are usually not paid to people who work 16 hours or more a week and who earn above a certain amount. Please note that Universal Credit has replaced Income Support and income-based JSA and ESA for most new applicants.

It is however worth checking if you might be eligible for contribution-based JSA or contributory ESA, or as they are also known, 'New Style' JSA or ESA. These two benefits are not means-tested so your (and any partner's) income and savings are not taken into account. If you have made enough National Insurance contributions and meet other basic conditions, you may qualify and be able to claim up to 12 months' New Style ESA and up to six months' New Style JSA. These can also be claimed at the same time as Universal Credits.

The following links contain useful guidance from the government about JSA and ESA:



- JSA: [GOV.UK/jobseekers-allowance/eligibility](https://www.gov.uk/jobseekers-allowance/eligibility)
- ESA: [GOV.UK/employment-support-allowance](https://www.gov.uk/employment-support-allowance)



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

If you are receiving Housing Benefit or Council Tax Reduction (sometimes known as Council Tax Support) and your income increases because you have moved into work or stepped up your work, then your Housing Benefit or Council Tax Reduction must be re-calculated. These are administered by your local authority. 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.



Universal Credit

Universal Credit has replaced Income Support, income-based JSA and ESA and Housing Benefit. If you are receiving the equivalent elements of these as part of Universal Credit, the amount of Universal Credit you will get may reduce when you move into work.

Universal Credit has also replaced Child Tax Credit and Working Tax Credit. If you were not already claiming these as part of a couple while you were out of work caring for your child, you might become entitled to the equivalent elements of these as part of Universal Credit. However, be very careful when making a new claim for Universal Credit. As soon as you claim Universal Credit, you will lose any existing claims for tax credits, Income Support, income-based JSA and ESA and Housing Benefit, and you may be better or worse off as a result. Do make sure that you take advice from a local welfare rights centre or Citizens Advice before making a claim for Universal Credit.

Flexible Support Fund and Universal Credit

When you make a claim for Universal Credit, you may also be able to receive a discretionary Flexible Support Fund to take you through to your first UC payment. The fund is there to help for things like travel costs, interview clothes and upfront childcare costs. You don't have to pay any of it back. Talk to your work coach and explain to them how a Flexible Support Fund would help you get back to work.

Tax credits (Working Tax Credit and Child Tax Credit)

This only applies if you are already claiming tax credits. New claims for tax credits are no longer accepted (see 'Universal Credit' instead).

If you were already claiming tax credits and you move into work, the amount of tax credit you receive may be affected. 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 HMRC if any of your children are in receipt of DLA.

Better-off calculations

Your benefits entitlement will depend on a number of different factors. To give you a general overview of which situation makes your family better off, we have created a table for you to complete (overleaf). Fill in the left-hand column, thinking about what your family would get if you remained out of work. Then fill in the right-hand column thinking about what your family would get if you moved into work. Total up the columns to see which course of action makes your family better off. Remember to make each payment cover the same time period (for example weekly or monthly), so that you are adding up the right amounts. You may wish to use an online calculating tool to help you with your calculation, such as the ones provided by turn2us.org.uk or entitledto.co.uk.



Better-off calculation table

	If you were in work	If you were not working
Income		
Income from work (minus income tax and NI)		
Child Benefit		
Carer's Allowance		
DLA/PIP		
Child Tax Credit		
Working Tax Credit		
Housing Benefit		
Council Tax Reduction		
Jobseeker's Allowance		
Employment and Support Allowance		
Tax credits		
Income Support		
Universal Credit		
Free school meals (amount you would spend if you had to pay)		
Other benefits/allowances		
Total income =		

Expenditure		
Childcare costs		
Transport		
Other costs		
Total expenditure =		

(Total income) – (Total expenditure) =		
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Make sure you keep the relevant authorities for administering your benefits informed of any changes in your personal circumstances. 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, which may affect your entitlement.

Top tips: Finance

- Working doesn't affect DLA or PIP.
- Most people are better off in work.
- Keep records of pay and benefits.



Useful organisations and websites

This guide was written by Working Families in collaboration with Women Returners and Smart Works. Information about all of these organisations can be found below.

Working Families

Working Families works with parents, carers, their employers and policy-makers, to help parents and carers balance their work commitments and home responsibilities.

You can find more information on our website, or get advice from Working Families' free helpline, at workingfamilies.org.uk.

Working Families' 'Waving *not* drowning' project for parents of disabled children who work or wish to work was set up in 1996. 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 helpline answers parents' questions about childcare for their disabled children and about their rights to parental leave and flexible working, and other workplace issues. Waving *not* drowning also includes a Facebook support group which you can request to join here: [facebook.com/groups/wavingnotdrowning](https://www.facebook.com/groups/wavingnotdrowning). You can sign up to the Facebook group and the newsletters on our website:

workingfamilies.org.uk/articles/wavingnotdrowning.

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.

You can find two more guides in this series on our website, at: workingfamilies.org.uk/downloadableguides.



6 Useful organisations and websites

Women Returners

Women Returners specialises in enabling professionals to return to work following an extended career break for caring and other reasons. They run a free network community providing advice and support to returning professionals with over 5,000 subscribed members. They also act as a voice and advocate for the returner community in national media and government forums.



Please see wrpn.womenreturners.com for further information, and to sign up to become a member of their network.



Women Returners



SMART
WORKS

Smart Works

Smart Works can provide unemployed women with a beautiful interview outfit, free and yours to keep, alongside expert interview coaching. This allows you to be your best, succeed at interview and start a new chapter.

Each appointment is completely free of charge and includes:

- A personalised styling session where you will receive a full interview outfit, complete with shoes and accessories. Our stylists will put your needs first and help you to find the perfect outfit.
- A one-to-one coaching session with a highly experienced interview coach. You will have one hour to practice answering interview questions, talk through any concerns and will receive top tips for interview success.
- An interview preparation booklet to take home with you.
- A voucher for a 'second dressing' appointment, to receive five additional pieces of clothing for your working wardrobe. This appointment can be booked once you have a confirmed job offer.

Visit smartworks.org.uk for more information, or call **020 7288 1770**.



Other useful organisations and their websites

Adoption UK	adoptionuk.org
Advisory Conciliation and Arbitration Service (Acas) – for workplace issues	acas.org.uk
Carers UK	carersuk.org
Citizens Advice	citizensadvice.org.uk
Contact – charity supporting families of disabled children	contact.org.uk
Disability Rights UK	disabilityrightsuk.org
Equality Advisory Support Service (EASS)	equalityadvisoryservice.com
Family Fund	familyfund.org.uk
Family Lives	familylives.org.uk
Gingerbread – charity for single-parent families	gingerbread.org.uk
Independent Living Funds (ILF)	ilf.org.uk
Independent Provider of Special Education Advice (IPSEA)	ipsea.org.uk
Jobcentre Plus – find your local branch	GOV.UK/contact-jobcentre-plus
Money Advice Service	moneyadviceservice.org.uk
National Careers Service	nationalcareersservice.direct.gov.uk
Office for Standards in Education (OFSTED)	GOV.UK/government/organisations/ofsted
Scope – disability charity	scope.org.uk
Timewise – flexible jobs database	timewise.co.uk





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