

**CARERS** UK  
the voice of carers

# Juggling work and care

## Information for carers



**Carers look after family, partners or friends in need of help because they are ill, frail or have a disability. The care they provide is unpaid.**

There are nearly six million carers in the UK – and three million of them juggle care with work.

You may be a working carer, dealing with the stresses of what might seem like two jobs – one paid, one unpaid – and meeting the needs of both.

Like Jen, who works in a busy call centre and cares for her mother...

*'The most difficult thing about working for Scottish Gas and caring for my mother is that it's like having two jobs instead of one. It's a case of having to juggle things so I can manage my mother's care and come to work, to manage everything in a day that needs to be done.'*

As a working carer, you may be unable to share your caring experiences at work because you feel that you will be seen as less able to do your paid job. But with the right support, you can do both.

Carers UK believes that carers who are working should be encouraged and supported to remain at work for as long as possible, or as long as they choose.



# Me and my employer

## Should I tell my employer?

You might feel that depends on whether your employer has a policy to support carers. Find out by asking your:

- personnel officer
- welfare officer or occupational health advisor
- union or staff association representative
- colleagues

There may be existing support that you are not aware of, or you may find that your employer is open to exploring ways to support carers.

*Barclays Bank has more than 84,000 employees in the UK. When they carried out a staff survey they found that more than half of their staff had caring responsibilities. Carers working for Barclays wanted more flexibility in working time and better understanding of the problems they faced in trying to match their caring responsibilities with their work.*

## Should I tell other staff?

Colleagues can be very supportive, and it may help simply to discuss your situation with someone you can trust at work.

You may find that other colleagues are also carers, and that together you are more able to talk to your employer about ways in which you could be supported. You might ask your employer to set up a support group, to find out how, together, you can find better ways of juggling your job and caring.

*The Metropolitan Police carried out a survey of carers in its workforce, and set up focus groups to ask them about their support needs. This was led by a carer's organisation to guarantee confidentiality, and is part of the Met's commitment to developing a culture that allows carers to be open about their situation.*

Caring is an issue that affects us all – three in five of us will become carers at some stage in our lives. Caring can be unpredictable – it can happen overnight, and often cannot be planned. As a working carer you are likely to need a range of support in the workplace, and often different levels of support at different times – from access to a telephone to check on the person you care for, to leave arrangements that work around hospital discharge.

# What support could work for me?

## As in the case of Jen...

You need an understanding and knowledgeable employer or manager.

*'The support that Scottish Gas gives me is crucial – the company has had a very sympathetic approach to me, which makes it a lot easier to be relaxed at work and concentrate on my job.'*

You could find out if your employer offers flexible working patterns to help you work and care, for example:

- flexible starting and finishing times
- compressed working hours
- annualised working hours
- job sharing or part-time working
- homeworking and teleworking
- term-time working

Some employees have a right to request flexible working – see the section on flexible working for more details.

*'The carers' policy has helped a great deal because it's given me a lot of leeway. For instance, I can arrange flexible starting and finishing times which are set each week, and which tie in with my arrangements for my mother.'*

Government regulation has a part to play in carer support. The Employment Relations Act (The Employment Relations (Northern Ireland) Order 1999 in Northern Ireland) introduced leave entitlements, which benefit carers. It includes:

## A right to time off for emergencies

You now have a right to take a 'reasonable' amount of time off work to deal with an emergency involving a dependant. This right also includes some protection from victimisation or dismissal when you use it. It is at the employer's discretion whether the leave is paid or unpaid.

Situations where leave might be taken include:

- a disruption or breakdown in care arrangements
- if a dependant falls ill or has been assaulted or in an accident including when the victim is hurt or upset rather than physically injured
- to deal with an incident involving a child during school hours
- to make longer term arrangements for a dependant who is ill or injured
- to deal with the death of a dependant

It also covers:

## Parental Leave

If you have one year's service you are now entitled to thirteen weeks parental leave to care for a child, eighteen weeks for a disabled child. A child counts as disabled here if they are entitled to Disability Living Allowance.

Leave can be taken in blocks of one week up to a maximum of four weeks leave in a year (for each child); or in one day, or multiples of a day if the leave is to care for a disabled child, again to a maximum of four weeks in a year. However, there may be a collective or workforce agreement that means you are entitled to take more than 4 weeks parental leave in a year – ask your union or staff representative or employer if there is such an agreement.

You may take leave at any time up to a child's fifth birthday. If you have adopted a child, you will be entitled to take 13 weeks parental leave during the five years from the date of placement for adoption or before the child's 18th birthday, whichever is the sooner. For the parents of a disabled child, leave may be taken any time up to the child's eighteenth birthday.

## Flexible Working

Parents of children under six, or 18 if the child is disabled, have the right to request flexible working, such as changing hours or working from home. This applies to employees who have worked for their employer for 26 weeks. You will have to make a written application to make a permanent change to your terms and conditions. Only one request is allowed in one year so it is important that you think carefully about the financial and caring considerations. If your request is refused, your employer must give good reasons and you can appeal.

At the time of writing new legislation to extend the right to request flexible

working to carers of adults was in its final stages in Parliament. It will come into force in April 2007.

## Age Discrimination

New legislation from April 2006 means that your employer cannot discriminate against you at work on the grounds of your age. For more information contact carersLine (0808 808 7777) or visit [www.carersuk.org](http://www.carersuk.org)

*'If Mum is ill I can call at short notice and ask for time off.'*

You can use leave arrangements, paid or unpaid, at the discretion of your employer, to cover intensive periods of care.

*'I can arrange to have time off for hospital appointments. And if I have to take a longer period of time, for example, when Mum is discharged from hospital, I take half the time as annual leave, and the company match it by giving me paid carers leave for the rest. This means I don't have to use all my annual leave to care.'*

If you are thinking of giving up work, a career break allows you to keep your options open, ensuring that you can go back, and keeping you in touch with the world of work.

*'If things became really difficult, I could take a career break and my job would be open to me when I was able to return.'*

Sometimes the support you need is very simple like access to a telephone.

*'I have access to a telephone, so if I leave Mum in the morning and she is depressed or unwell, I can call her through the day. I can go somewhere private and have a chat with her without having to worry about what's going to happen till I get home.'*

You need access in your workplace to information and advice.

*'We are actively encouraged to inform our line manager if we are caring for someone. The company offers a counselling service, and information packs provided by Carers Scotland.'*

## What are my options if I am thinking of leaving work?

If you are thinking of leaving work, consider whether or not you really want to, and if not, what alternative there could be.

First, think about the things you will be giving up, and whether you really want to lose them.

- Will you manage with less money?
- Do you want to give up the independence and social contact you have through your work?
- Will you lose valuable skills if you leave work?
- Can you afford to lose your occupational pension?

Then, think about ways around the problem. Could you:

- work part-time or job share?
- work from home?
- take paid or unpaid leave to think about your long-term options?
- ask your local Social Services Department (Social Work Department or Department of Health and Social Services in Scotland and Northern Ireland) for a carer's assessment?

Remember that employers value skilled, experienced and committed members of staff, and are keen to keep them. Your employer may be able to help in ways you have not considered. Talk to them about your situation, directly or through your personnel officer or union or staff association representative.

***The new Carers (Equal Opportunities) Act 2004, covering England and Wales, means carers' assessments must consider your work situation when looking at what kind of help you and the person you care for may need. For more information about this and other new rights for carers accessing social services ring CarersLine (0808 808 7777) for a free copy of the booklet 'Balancing Life and Caring'. You can also download this from [www.carersuk.org](http://www.carersuk.org).***

If you ask for help from your local Social Services Department (Social Work Department or Department of Health and Social Services in Scotland and Northern Ireland), remember that they are required to assess your own needs

as well as the needs of the person you care for. If you want to work, they must take this into account when they assess the services they can offer.

They may be able to:

- provide direct support, e.g., home care or a day centre place
- provide you with direct payments to buy your own support
- tell you about registered and approved private care facilities
- tell you about local or national organisations or groups who can help

Remember, making alternative care arrangements so that you can work can create conflict and/or cause feelings of guilt. What you decide must be right for you as well as for others – you have the right to choose, and that means to choose to give up work, as well as to stay.

If you decide that you have to leave work, find out about options other than resigning, for example:

- a career break
- voluntary redundancy
- early retirement



# Benefits for carers

## Benefits

Carers in paid work and carers who are not working may be entitled to certain benefits. The welfare benefit system is complex and many people don't know what to claim.

## Carer's Allowance

The main benefit for carers is Carer's Allowance, formerly called Invalid Care Allowance. To get Carer's Allowance you must be over 16, care for at least 35 hours per week for someone receiving Attendance Allowance or at least the middle rate of the care component of Disability Living Allowance. You must satisfy UK residence and immigration conditions and not be in full time education. If you are working you must not earn more than £82 net per week after certain expenses have been deducted. (This figure is correct at the time of this leaflet going to print (October 2005) and may be subject to change.) And you should not receive more from one of a list of other benefits.

Carer's Allowance can continue for eight weeks after the person you care for dies as long as certain criteria continue to be met.

Sometimes claiming Carer's Allowance can mean that the person you look after loses some of their benefit. To claim Carer's Allowance call the Department for Work and Pensions enquiry line for carers and disabled people on 0800 882200.

***When you claim Carer's Allowance you will be invited for a work focussed interview to ensure that you are supported if you are thinking of returning to work or combining your caring role with work. Your attendance at this interview is voluntary. However, some carers will still be required to attend if they also fall into another category of claimants for whom work focussed interviews are compulsory, for example lone parents.***

## **Carer Premium**

Carers on low income may also benefit from an extra amount called Carer Premium used in the calculation of means tested benefits like Income Support, Housing Benefit and Council Tax Benefit (Rate Rebate in Northern Ireland). Carer Premium can continue for eight weeks after you cease to be a carer.

## **Income Support**

People of working age who have income below minimum levels set by the government may be able to claim Income Support. Usually to get Income Support you must be unemployed or work for less than 16 hours per week. If you have a partner they must work for less than 24 hours per week. Amongst people who can claim Income Support are carers, single parents, and people who are ill or have a disability. Claim Income Support from your local social security office or Jobcentre Plus.

## **Housing Benefit and Council Tax Benefit**

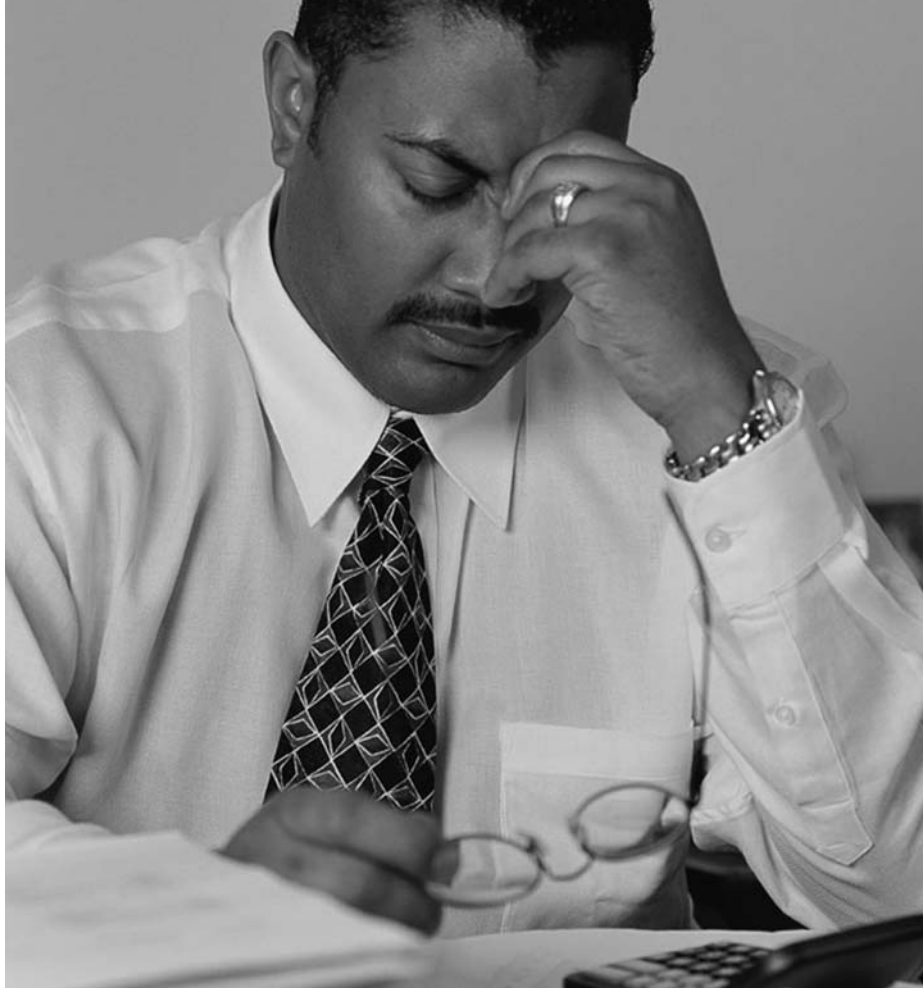
Housing Benefit and Council Tax Benefit are for people on a low income and who pay rent or council tax (rates in Northern Ireland). Your savings must be less than £16,000 per week. To claim Housing Benefit or Council Tax Benefit contact your local housing authority. You may be able to get help through other schemes if, for instance you are a carer, you have left your home empty, you live alone or your property is adapted for a disabled person.

## **Working Tax Credit and Child Tax Credit**

Child Tax Credit is a means tested credit to help people with children and Working Tax Credit is a means tested credit to help certain workers. Eligibility depends on several factors including your family's circumstances and your income. To claim tax credits or for more information contact the Inland Revenue helpline on 0845 300 3900.

## **What happens to my national insurance?**

You receive a National Insurance Contribution Credit for each week you receive Carer's Allowance or cannot get Carer's Allowance because you get a bereavement benefit. The credit protects your right to a State Retirement Pension and State Second Pension and may help you qualify for Incapacity Benefit or Jobseeker's Allowance in the future.



However, if you cannot get a contribution credit you may be able to get Home Responsibilities Protection. This helps you satisfy the conditions for State Retirement Pension and State Second Pension. If you claim Income Support as a carer, you will receive the protection automatically.

You also get automatic protection for State Retirement Pension if you receive Child Benefit for a child under 16 and for State Second Pension if you receive Child Benefit for a child under six.

Otherwise you can apply for the protection for each tax year when:

- you look after someone for at least 35 hours per week
- the person you look after gets Attendance Allowance or at least the middle rate care component of Disability Living Allowance
- you looked after the person for at least 48 weeks of the tax year

You must apply for protection within three years of the end of the tax year. Contact your local Inland Revenue office.

This information about benefits was written in October 2005 and may be subject to change. It is therefore important that you seek advice if you are thinking of making a claim.

## Returning to work

You may want to return to work once your caring role ends or you may want to combine care with work. Carer's Allowance can now continue for eight weeks if the person you care for has died (see Carer's Allowance section) and Carer Premium is paid for eight weeks once your caring role ends. After this time you will be expected to register for work, unless you are sick. It is important that you do this for two reasons:

- to protect your National Insurance record and
- to find out if you can qualify for Jobseeker's Allowance.

There are a number of incentives to help you while you get back to work. Check with your local social security office or Jobcentre Plus for information.

### Support into training or work

Whether you are someone whose caring has ended or someone who is still caring, you may need support in returning to work or training after a period out of the workplace.

- Find out if your local area has a carers centre or carers project which offers advice and guidance for carers wishing to return to work or training – the first stage may be support in gaining the confidence to take new steps
- Ask your local authority for a carer's assessment, which must now take into account your wish (or need) to work
- Find out from your local authority, carer's organisation or a voluntary organisation, such as Crossroads, what alternative care is available in your area that would enable you to work or train.
- Contact your local Jobcentre Plus and ask what help they can give you in looking at training or work opportunities. Carers claiming Carer's Allowance can talk to a Personal Advisor about their options, and the

New Deal for Partners, New Deal 50plus and New Deal for Lone Parents can support carers by funding some training and helping with job search skills.

- Contact your local Learning and Skills Council (Local Enterprise Companies in Scotland and Department for Employment and Learning in Northern Ireland) and find out if local colleges or adult education centres give concessions to carers on benefits.
- Call your local learning helpline (get the number from your Learning and Skills Council), or Learn Direct, and find out what courses are available locally or on-line.

### **Think about your first steps**

Recognise the many skills you have. Think about what you have learned from:

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

### **Identify your interests**

- think about what you want to do with your skills
- think about your short and long term goals
- make a plan
- don't demand too much from yourself – take small achievable steps

### **Gain the confidence to use your skills in new ways**

- you may want to find a course which will offer you training in personal development – for example, confidence building, assertiveness training or managing stress
- City and Guilds, the leading provider of vocational qualifications, has developed a learning programme specifically for carers and former carers – for more information contact City & Guilds Customer Relations: Tel: 020 7294 2800 or visit [www.learning-for-living.co.uk](http://www.learning-for-living.co.uk)

# Help improve carers' lives



If you have experience of looking after someone with an illness or disability, you will know it can be rewarding. But it can also be exhausting, making a huge impact on your life. Without the right support, caring for someone can all too easily take its toll on your health, lead to money worries and make it difficult to stay in work. It can be difficult to pick up the pieces when caring comes to an end.

Carers UK is here to change the lives of the UK's six million carers. We make sure carers have information about their rights and where to get help. We campaign for changes in the law and practical support so that carers can live full and varied lives where their loved ones are cared for with dignity.

You can support Carers UK by becoming a member or making a donation to help us achieve our vision of full support and recognition for every carer.

## Join Carers UK

Carers UK welcomes carers, former carers and others who support our aims. As a member you will receive a free regular copy of our magazine *Caring* which will provide you with practical ideas on how to cope and keep you in touch with changes and developments to your rights. Also, your voice strengthens our campaigning power to achieve lasting change for you and all carers.

Please tell us whether you are a carer  former carer  or supporter

Carers UK understands that carers have many calls on their finances. There is no fixed subscription fee. All we ask is please give as generously as you can.

Please tick the level of subscription you wish to make

£10  £15  £20  £25  £30

JWC/Mem/UK/Mem/320000

If you are a carer or former carer and would like free membership please tick here

You can also join by emailing [membership@carersuk.org](mailto:membership@carersuk.org) or phoning the Membership hotline on 020 7566 7602

## Your details

Name [Mr/Mrs/Miss/Ms]

Address

Postcode

Email

Phone

To complete your details please see opposite.

# Help us make a difference to carers' lives

Our commitment is to use your donation to run our free helpline, provide free information for carers and campaign for better support.

I wish to make a donation towards Carers UK's vital work.

£10    £25    £50    £100

or £

JMC/DON/UK/RUN/310100

## Payment Methods

- I enclose a cheque/postal order payable to Carers UK
- Mastercard/Visa/Switch Card no. (please delete as applicable)

Valid from  Expiry date

Issue no.  (Switch/Maestro only)

Amount £

Date

Signature

- I wish to pay by Direct Debit (see form)

*giftaid it*

- Use Gift Aid and make your donation and membership subscriptions worth almost a third more – at no extra cost to you.

Please Gift Aid my donation.

This will cover all donations I've made to Carers UK since 6th April 2001 and all donations I make in the future until I notify you otherwise. To qualify you must pay an amount of income tax or capital gains tax at least equal to the tax that Carers UK reclaims on your donations.

## Data Protection

Carers UK takes your privacy very seriously. We will not pass your details to other organisations. Occasionally we would like to send you further information about how you can support the work of Carers UK. If you do not wish to receive this information, please tick here

Please detach this form and return to:  
**Carers UK, FREEPOST NAT 8132,  
Crawley RH11 7BR**

## Instructions to your Bank/Building Society to pay by Direct Debit



Please fill in the whole form

Originator's Identification Number 760184

**1** Name and full postal address of your bank or Building Society

To: The Manager

Bank/Building Society

Address

Postcode

**2** Name of account holder(s)

**3** Branch sort code (from top right-hand corner of your cheque)

**4** Bank/Building Society account number

Bank/Building Societies may not accept Direct Debit instructions for some types of account.

**5** The amount you would like to pay and how often

Amount £  frequency  Annually/Monthly

**6** Instructions

Please pay Carers UK Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand this instruction may remain with Carers UK and, if so, details will be passed electronically to my Bank/Building Society.

Signature

Date

Carers UK ref:

For Carers UK official use only. This is not part of the instruction to your bank/building society

## The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Carers UK will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Carers UK or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

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CarersLine: 0808 808 7777

The information in this leaflet is for guidance only  
and is not an authoritative statement of the law.

The information is correct as of October 2005.



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action for carers and employment  
led by **CARERS** UK