

CARERS UK

Carers and employment
Information for carers

Juggling work and care



Juggling work and care

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 focus 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 carers' 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

'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.

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.

You may take leave at any time up to a child's fifth birthday; but for the parents of a disabled child, leave may be taken any time up the child's eighteenth birthday.

Flexible Working

From April 2003, parents of children under six, or 18 if the child is disabled, have a new 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.

'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 carers' assessment?

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

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.

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



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

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 (CA) formerly called invalid care allowance. To get CA 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 £77 per week after certain expenses have been deducted. And you should not receive more from one of a list of other benefits. When you claim CA 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.

CA can continue for eight weeks after the person you care for dies as long as certain criteria continue to be met.

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

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, people aged 60 or over 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 (HB) and council tax benefit (CTB) are for people on a low income and who pay rent or council tax (rates). Your savings must be less than £16,000 per week. To claim HB or CTB 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

From April 2003 two tax credits became available - child tax credit and working tax credit. 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 CA or cannot get CA because you get a bereavement benefit. The credit protects your right to a retirement pension and

state second pension and may help you qualify for incapacity benefit or job seeker'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 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 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.

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 job seeker'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.

This information about benefits was written in April 2003 and will change as the benefit system continues to evolve and change. It is therefore important that you seek advice if you are thinking of making a claim.

Support into training or work

Whether you are a former carer or are 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 carers assessment, which must now take into account your wish (or need) to work.
- Find out from your local authority, carers 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 what their options are, 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, is developing a learning programme specifically for carers and former carers



Carers UK

20/25 Glasshouse Yard, London,
EC1A 4JT
Tel: 020 7490 8818
Fax 020 7490 8824
Email: info@ukcarers.org

Carers London

20/25 Glasshouse Yard, London,
EC1A 4JT
Tel 020 7566 7848
Fax 020 7490 8824
Email: info@carerslondon.demon.co.uk

Carers Wales

River House, Ynys Bridge Court,
Gwaelod y Garth, Cardiff, CF15 9SS
Tel 029 2081 1370
Fax 029 2081 1575
Email: info@carerswales.org.uk

Carers Scotland

91 Mitchell Street, Glasgow G1 3LN
Tel 0141 221 9141
Fax 0141 221 9140
Email: info@carerscotland.org

Carers Northern Ireland

58 Howard Street
Belfast, BT1 6PJ
Tel: 028 9043 9843
Fax: 028 9032 9299
Email: info@carersni.demon.co.uk

Registered in England and Wales as Carers National Association. Number 864097.

Registered charity number: 246329
www.carersonline.org.uk
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 June 2003.

Help us make a real difference to carers' lives by joining Carers UK. We welcome both carers, and people who support our aims, as members. Carer members run the organisation by electing the trustees. Please complete the form and return it to: Membership, Carers UK, 20/25 Glasshouse Yard, London, EC1A 4JT.

Please tell us whether you are a: Carer Supporter

The annual cost of supporting our individual members/supporters is £30. Our suggested minimum subscription is £10. We realise you have many calls on your finances, but please give as generously as you can.

Please tick the level of subscription you wish to make: £30 £25
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I am a carer, but unable to pay the annual subscription at this time, but wish to be a member.

I would like to make a donation to Carers UK of £ _____

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Signature: _____

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Training Unit Carers UK's Training Unit is committed to providing courses that reflect real training needs and current issues faced by professionals who work with carers in England and Wales. **For further information:** www.carersonline.org.uk, trainingukcarers.org, 020 7566 7632. Carers Scotland's Training Unit: 0141 221 9141.

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