



Working

Information for families

UK

Incorporating **The Lady Hoare Trust**

Introduction

For many parents of disabled children it is very difficult to think about paid employment, particularly if your child needs a lot of care. This guide is aimed at parents who are thinking about returning to work or are currently in employment. Many parents tell us that getting a job is not only about the income it provides, they say work gives them the opportunity to make new friends and develop skills outside of their caring role. In this guide you will find information about what support is available if you are thinking of going back to work and your rights when you are in work.

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Returning to work

Sometimes parents with disabled children are made to feel like they are expected to stay at home and care for their child. However, with support and advice, many parents do manage to work outside the home.

The first steps

You have learned a lot of valuable skills as a parent and many of these can be transferred to work. However, if you have been out of paid employment for some time, it can be daunting to think about returning to work.

You may need to update your skills and there are many ways to do this. Some parents start by trying voluntary work, or by going to college part-time. Your local council for voluntary services (CVS) or volunteer centre will be able to tell you about volunteering opportunities

in your area. Alternatively, visit www.volunteering.org.uk

For information about courses, you can call the Learn Direct Helpline Tel: 0800 101 901 (Typetalk is available by dialling 18001 then 0800 100 800 from a textphone) or visit www.learndirect.co.uk

Alternatively contact your local college.

Schemes to help the move back to work

New Deal

Jobcentre Plus offers a number of New Deal programmes to help those who have been out of work for a long time or people with disabilities to find work.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Everyone on New Deal gets a personal adviser who is their point of contact throughout the programme. The personal adviser discusses experiences, interests and goals – so a plan can be prepared to help you get into a suitable job.

There are a number of New Deal programmes:

- New Deal 25 plus
- New Deal 50 plus
- New Deal for Disabled People
- New Deal for Lone Parents
- New Deal for Partners
- New Deal for Young People

The New Deal for 25 and 50 plus and for Young People has been replaced by the Flexible New Deal in some areas and this is likely to be extended to the rest of the UK in October 2010.

In late 2009, the government also announced that it is to provide extra

'employment help' via Jobcentre Plus offices to carers who are looking to move into work. This will include one-to-one help from a personal adviser, access to work preparation and training courses and funding for replacement care while they are taking part in approved activities such as employment training.

More information about these schemes can be found by contacting your local Jobcentre Plus, by visiting www.jobcentreplus.gov.uk or you can access links to each scheme at <http://tinyurl.com/n6fgqs>

Support services while you're at work

You may have family and friends to help out while you're at work but many parents with disabled children need regular alternative care to enable them to carry out paid work.



Finding childcare

Childcare is often a major obstacle for parents considering returning to work in terms of cost, availability and suitability.

In England and Wales, an organisation such as a Family Information Service (FIS) is responsible for providing all parents with information about the different types of childcare available and other local services.

To find your local FIS in England and Wales call 0800 2346 346 and ask to be put through to your local Families Information Service. Alternatively, you can ring our helpline on Tel: 0808 808 3555.

For your local Childcare Information Service in Scotland, contact Scottish Childcare at www.scottishchildcare.gov.uk

In Northern Ireland you should contact the Northern Ireland Childcare Advice and Information Helpline on Tel: 0800 028 3008 or visit www.employersforchildcare.org

Your child's school or local children's centre may also offer childcare.

You may find the Contact a Family guide 'Finding and paying for childcare' helpful. It is available free from our helpline on Tel: 0808 808 3555. It contains information on different forms of childcare, help that may be available to pay for childcare and where to go to find out about childcare in your area.

"Getting a nursery place for my daughter when she was three made her transition to school much easier as she had friends that understood her disabilities. It also helped me get back to work sooner, before I lost my confidence through being out of the job market."

Jo

You may also wish to consider approaching your local social services (social work in Scotland) department to see if they can offer any support that will help you to juggle work and caring – such as organising alternative care. When carrying out a carer's assessment, a local authority should consider the impact that caring has on your ability to continue in employment or to move into work. Further information on assessments is available in our guides, 'Disabled children's services in England and Wales' and 'A guide to assessments and services in Scotland', free from our helpline.

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A parent's perspective

"Being a mum to three children, who had taken the option to stay at home while they were young, meant that the path back into paid employment was going to be a little rocky. Being a mum with one child having complex needs, epilepsy and learning difficulties meant it was an uphill road. Still, it was one I was determined to pursue. Why should my chances be limited and why should I not have the same opportunities as others?"

"I started off with a part-time job of 15 hours a week with our local CVS. I nervously went to my first day convinced we could manage, childcare in place for all three. After about ten minutes, I was told, 'Oh, by the way good news – we've had some extra funding so we'll be increasing your hours to 25 per week.' Trying to present a calm exterior I smiled and gracefully accepted. Inside I was in blind panic. I rushed home after work and told my husband. Three weeks before the start of the summer holidays and my part-time job was nearly full-time! After much brow beating, telephone calls and discussion we decided it would be fine. A clever combination of summer playschemes, annual leave and flexible working would see us through. If I could get through this August there should be no stopping me. It worked."

Employment rights

As a working parent you may have a legal right to take time off in certain circumstances. You may also be able to request a change in your working week to help you juggle your work and caring responsibilities. Details of these specific employment rights are outlined below. For the purposes of the information below, a disabled child is one for whom a parent is receiving Disability Living Allowance. More detailed information on this benefit can be found in the Contact a Family guide, 'A guide to claiming Disability Living Allowance for children', available free from our helpline.

Flexible working

Anyone can ask their employer for flexible work arrangements but the law gives



some employees the statutory right to request a flexible work pattern.

To be eligible to make a request for flexible working under these provisions you must:

- have, or expect to have, parental responsibility for a child under 17 years of age (in England, Wales or Scotland), or 18 if your child receives DLA, or
- are the carer of an adult who is a spouse, partner, civil partner or relative or who, although not related, lives at the same address as you
- have worked for your employer for 26 weeks on the date the application is made
- not be an agency worker or member of the armed forces
- not have made an application for flexible working in the past 12 months.

To exercise this right you need to make the initial request in writing. So it meets the requirements of the legislation, the request must:

- be made in writing, stating that it is being made under the statutory right to apply for flexible working
- confirm the employee's relationship to the child or adult
- set out the employee's proposal and explain what effect the employee thinks this will have on the employer's business and how this may be dealt with
- specify a start date for the proposed change giving the employer reasonable time to consider the proposal and implement it. This may take 12-14 weeks

"If I constantly stayed in and my life revolved around the children and the house I think I'd go mad."

Fiona, returned to part-time employment

- state whether a previous application has been made and if so, the date it was made
- the application must be dated.

A copy of the flexible working application form is available from the Department for Business, Innovation and Skills at <http://tinyurl.com/552u72>

An employee can request a change to the hours they work, a change to the times they work, or to work from home. Since any changes will be permanent it is important to consider the future implications carefully. This may include any drop in salary, and the impact that any reduction in hours may have on state benefits such as Working Tax Credit.

Employers have a statutory duty to consider such requests seriously, and will only be able to refuse for a clear business reason. However, flexible working is not an automatic right, since there will be

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circumstances where a business cannot accommodate the request.

Once your employer has received the application they have 28 days to organise a meeting with you. This is an opportunity for both parties to discuss the desired work pattern and its impact and to consider any alternatives if the requested pattern of work is difficult to implement.

Within 14 days of this meeting your employer must write to you either confirming the new work pattern and start date, or providing an explanation of why your request can't be accommodated. If your employer feels more time is needed to take further action, then they must let you know in writing within 14 days of the meeting.

If you are unhappy with their decision you have 14 days to appeal. During this time you may wish to consult an organisation like the Advisory, Conciliation and Arbitration Service (ACAS) for further advice, something you can do at any point in the process. Contact details for ACAS and other organisations are in the 'Useful organisations' section on page 17.

Even if they meet the entitlement conditions, the following groups of workers do not have the right to ask for flexible working:

- members of the armed forces
- agency workers
- employees who have asked for flexible working within the previous 12 months, whether their request was agreed to or not.

Parental leave

Parental leave gives parents of young or disabled children the right to take time off work to look after their children. This leave is normally unpaid. This section explains what parental leave an employer must allow as a statutory minimum. Some employers may have more generous provisions and also give leave to parents who don't qualify under the statutory scheme.

The law says that parents who qualify must be allowed at least 13 weeks unpaid leave for each child. If the child is disabled, it is 18 weeks. To qualify for leave:

- you must have responsibility for a child under five (or under 18 if they get Disability Living Allowance), and
- must have worked for an employer continuously for one year when the leave is taken, and must give at least 21 days' notice if there is no collective or workforce agreement in place. Parents must also use the leave time to care for their child
- parents with a child born on or after 15 December 1999 can take leave

up until the child's fifth birthday (if adopted, up to five years after the date of placement, or up to their 18th birthday, whichever is sooner)

- parents of disabled children born on or after 15 December 1994 can take leave up until the child's 18th birthday.

Normally leave must be taken in blocks of one week or more, up to a maximum of four weeks per year. However, parents of disabled children can take leave in days

A family's perspective: 'Being flexible is key!'

"We are the standard family of four: husband, wife and two children aged 11 and 9, but that's where the similarity ends. Our nine year old has a disability.

"Working and caring has always been a joint responsibility. When the boys were babies, Phil worked full-time and I stayed at home. When the boys started school, I started working in the evenings and Phil looked after the boys. When the number of appointments and meetings with health, then education and then social services started to increase, Phil started working part-time. He had to, so that he could attend the endless stream of appointments and meetings that always take place during working hours. When I started working during the day, work had to fit in with our needs as a family, so employers became a partner in meeting our family's needs."

As a working parent you may have a legal right to take time off in certain circumstances.

instead of weeks so could use this leave for regular hospital visits.

Both parents can take parental leave, each taking up to 13 weeks for each child (18 weeks if the child is disabled) and can take this leave at different times from each other.

There are some people who are specifically excluded from claiming statutory parental leave. Any parental leave rights they have will be contained only in their contracts of employment. These are employees who:

- are employed in the police force but are not civilian employees, or
- work outside the UK (however, if they have a work connection with the UK, they do have statutory parental leave rights), or
- are share fishermen.

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Time off for dependents

You can take time off work to deal with an emergency relating to a dependent. This could be a parent, partner, child, or someone for whom an individual has sole care.

An emergency is when someone who depends on you:

- is ill and needs your help to provide assistance or to make arrangements for the provision of care
- is involved in an accident or assaulted
- needs you to arrange their longer term care
- needs you to deal with an unexpected disruption or breakdown in care such as a childminder or nurse failing to turn up
- goes into labour
- dies, and you need to make funeral arrangements or attend the funeral.



“Employment is not only about money, it’s about being part of your community, taking responsibility for your own life, making friends and developing skills.”

Felicity

Emergencies do not include situations that you have advance warning of. In these situations, you would need to take parental leave (see above), annual leave or other leave available. Time off for dependents only covers the time taken to make alternative arrangements.

Forthcoming legislation

The government also plans to tackle discrimination against carers who are in employment. It has introduced an Equality Bill which includes provisions protecting carers against discrimination in the workplace and in the provision of services. This should help prevent parents from being treated less favourably than other employees whose children aren’t disabled. For an update on the Bill’s progress contact our free helpline.

For anything longer term you will need to use parental, annual or other leave. In addition, you must notify your employer of your absence as soon as possible. The time off is usually unpaid, although this depends on the terms of your contract of employment.

Most employees have a statutory right to take time off work for certain activities unless they fall into the following categories:

- self-employed people
- share fishermen
- merchant seamen
- members of the police and armed forces
- employees working outside the UK. However, if they have a work connection with the UK, they do have statutory rights.

Maternity, paternity and adoption rights

All pregnant employees are entitled to 12 months' maternity leave. As long as you have worked for your employer for at least 26 weeks by the 15th week before your baby is due, you will also be eligible for Statutory Maternity Pay (SMP). You can be paid this for the first 39 weeks of your leave. For the first six weeks SMP is 90 per cent of your average earnings. For the remaining 33 weeks you get either £123.06 per week (£124.88 from April 2010), or 90 per cent of earnings, whichever is less.

Statutory maternity rights apply to employees only, not self-employed women, who may be able to claim Maternity Allowance instead. There are some women who are specifically excluded from claiming statutory maternity rights. Any maternity rights which they have will be contained only in their contracts of employment. These are women who:

- are employed in the police force (although the Police Regulations 1995 provide protection) but are not civilian employees, or
- are members of the armed forces, or
- are share fisherwomen.

Those who adopt children are entitled to up to 52 weeks' adoption leave. If you have worked for your employer for at least 26 weeks by the date you are matched with a child, you can be paid statutory adoption pay for the first 39 weeks. This is paid at the rate of £123.06 per week (£124.88 from April 2010), or 90 per cent of earnings, whichever is less. There is also the option of taking a further 13 weeks' leave, usually unpaid. Leave may be taken by either partner if a couple adopt.

Fathers are also entitled to paternity leave for either one week or two consecutive weeks, paid at the rate of £123.06 per week (£124.88 from April 2010) or 90 per cent of earnings, whichever is less. To qualify for paternity leave you must have

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worked for an employer for 26 weeks by the 15th week before the baby is due, be the baby's biological father or the mother's husband or partner and have responsibility for the upbringing of the child. You must have given the employer the required notice by the 15th week before the expected week of childbirth.

Please note that if your average earnings are less than the lower earnings limit (£95 per week, rising to £97 per week from April 2010) you may not qualify for Statutory Maternity Pay, Statutory Adoption Pay or Statutory Paternity Pay. Seek further advice if this applies to you. Other support may be available such as Maternity Allowance or certain state benefits.

The government intends to extend Statutory Maternity Pay and Adoption Pay to 52 weeks. At the time of writing, there is no timetable for when these changes will happen. It also intends to allow fathers up to six months extra paternity leave, which can be taken where a mother returns to work early. Some of the leave may be paid provided certain criteria are met. This is expected to apply where a child is born on or after 3 April 2011. However, in exceptional circumstances, where a baby, due in April 2011, is born prematurely, and the mother dies in childbirth, it may become possible for a father to claim extended paternity leave from November 2010.

More information

Please note that the above is not an authoritative statement of law. The Department for Business, Innovation and Skills (DBIS) publishes a range of leaflets on the issues mentioned above. If you have any queries about employment rights, and for contact details of the DBIS, see 'Useful organisations' at the end of this guide.

Benefits and work

Returning to work is likely to alter your financial position. It is important that you get advice as soon as possible. Contact a Family employs welfare rights specialists who can offer advice on whether your financial situation will improve if you return to work, and if so, by how much. To access this service, either call the Contact a Family helpline or contact us by e-mail: helpline@cafamily.org.uk

Benefits which ARE NOT affected by going back to work

Disability Living Allowance (DLA)

DLA is the main benefit for disabled children. This is not affected by work or earnings and you should continue to receive this in full.

Child Benefit

Child Benefit is not affected by work or earnings and you should continue to receive this in full.



Benefits which ARE affected by work or earnings

Carer's Allowance

You can receive Carer's Allowance so long as your wages do not exceed an earnings limit. This figure is expected to increase from £95 per week to £100 per week in April 2010. In calculating earnings, deductions are made for tax and national insurance contributions. Childcare costs of up to half of your earnings can also be deducted, so long as you are paying someone other than a close relative to provide this care.

Income support (IS) and income-based Jobseeker's Allowance (ibJSA)

You cannot usually qualify for IS or ibJSA if you work 16 hours or more a week, or if your partner works more than 24 hours a week. However, some carers can claim regardless of the number of hours worked. Even if you are still eligible for IS

or ibJSA, your earnings are likely to reduce your entitlement and may take you off benefit altogether.

Council Tax and Housing Benefit

If you receive IS or ibJSA, you should also get Housing Benefit towards rent and Council Tax Benefit to help with your council tax. In Northern Ireland, you may qualify for rent and rate rebates. If you stop getting IS or ibJSA because you start working, you may still qualify for some Housing Benefit and Council Tax Benefit. The amount you receive will depend on your income (including earnings) and savings. In calculating these two benefits it is sometimes possible for certain childcare costs to be deducted from your earnings.

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Child Tax Credit

The Child Tax Credit is paid to people who look after a child under 16 years of age, or under 20 if they remain in certain types of education or training. The amount paid depends on your income and personal circumstances and you may get extra if you have a disabled child.

While Child Tax Credit can be paid both in and out of work, your earnings can affect the amount you receive. If you qualify for Child Tax Credit but not Working Tax Credit, the amount of tax credit will be reduced if your annual income for tax credit purposes is more than £16,040 (£16,190 from April 2010). If you do qualify for Working Tax Credit (see next section on 'In work benefits'), the amount of tax credit will be reduced if your annual income is more than £6,420.

In work benefits

Working Tax Credit

Working Tax Credit is a means-tested credit for working people on a low income. To qualify you must be:

- aged 16 years or over
- living in the UK and not subject to immigration control (with some exceptions)
- working for at least 16 hours per week and be responsible for one or more children.

You should note that some other workers without children (for example, disabled workers) are also able to claim Working Tax Credit. If you do not care for a child, you should seek advice from a local CAB or welfare rights service.

If you qualify for Working Tax Credit, the amount you will receive depends on your income and personal circumstances. For example, extra

amounts will be added if you have a partner or if you are a single parent. There are also extra amounts for disabled workers, people who work more than 30 hours a week, and to help meet certain childcare costs.

For detailed information on eligible forms of childcare and on how average childcare costs are calculated for tax credits, see our guide 'Finding and paying for childcare' available free from our helpline. You can also call our helpline to get further advice and information from an adviser. Alternatively, you can contact the Tax Credit Helpline on Tel: 0845 300 3900 (Text: 0845 300 3909). Lines are open seven days a week from 8am-8pm.

If you are working, you may still get help with healthcare costs such as prescriptions and dental treatment. Whether you qualify for help with these costs will depend on your income and personal circumstances. For more information see our free guide on 'Benefits, tax credits and other financial help', available from the helpline.

Extra financial help returning to work

Extended payments of Housing Benefit and Council Tax Benefit

If you were getting IS, ibJSA, Incapacity Benefit, Employment and Support Allowance or Severe Disablement Allowance (SDA) for at least 26 weeks and this stops because you are now working more than 16 hours a week, you can receive an extra four weeks' Housing Benefit and Council Tax Benefit at the

"I gain a lot of satisfaction from working, I feel as if I'm contributing. It keeps me sane, being able to get out and meet with other people, because I don't have much of a social life for obvious reasons. It's nice to be in contact with other adults on a daily basis."

Marsha, returned to full-time employment

existing rate. To qualify for extended payments you must expect to be working for at least five weeks. To access this help you must inform your local authority within four weeks of starting a new job/ increasing your working hours. Once the extended payments stop, you may still be able to get some Housing Benefit or Council Tax Benefit based on your new circumstances.

Mortgage interest help

Income-related Employment and Support Allowance, IS and ibJSA can include help

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towards mortgage interest payments. If you have been claiming one of these benefits for at least 26 weeks and this stops because you are working more than 16 hours a week, any payments towards mortgage interest can continue for an extra four weeks. This is called mortgage interest run-on. To access this help, simply inform your local Jobcentre Plus office that you are starting work.

Job grant

If you take up work of 16 hours or more per week you may be entitled to a one-off job grant. To access this tax-free lump sum you must have previously spent at least 26 weeks on Income Support, ibJSA, Employment and Support Allowance, Incapacity Benefit or Severe Disablement Allowance and your job must be expected to last for at least five weeks. The grant is £250 for lone parents and couples with children, and £100 for those without children. If you start self-employment of 16 hours or more and meet the above rules you may also be eligible for a job grant.

You will automatically get a job grant as long as you're eligible. You need to make sure you tell your Job Centre Plus office that you're starting work. Payments are made in the same way as you were paid benefits.

In-work credit

An in-work credit of £40 per week (or £60 in London) is payable to lone parents for the first 52 weeks of a return to employment. You must start a job of 16 hours or more per week.

In London, the in-work credit is payable to all parents, not just lone parents. To be eligible you must normally have been on IS or ibJSA for at least 52 weeks, although in London and other pilot areas time spent on certain other benefits may count. The in-work credit is disregarded when calculating entitlement to tax credits or means-tested benefits. You must make a claim via your local Jobcentre Plus office before starting work.

Travel-to-interview scheme

Jobcentre Plus may be able to help pay to travel to a job interview. This is called the travel-to-interview scheme which has the following rules:

- you must be out of work and on benefit
- you must have been invited to go to an interview for an exact job
- you must have been living in your area for at least four weeks
- the interview must be in the UK
- the interview must be outside your local area (check with Jobcentre Plus if you are not sure)
- the interview must be for a job that will be for 16 hours or more a week and will last more than three months.

You can only get help if you go to the job interview and checks are made. To find out more, contact your local Jobcentre Plus.

Childcare Costs

There may be help with approved childcare costs for single parents who want to return to work or take up training courses. Contact your local Jobcentre Plus or visit www.jobcentreplus.gov.uk

Moving into self employment

If you've been unemployed for six months or more, and have been claiming Jobseeker's Allowance during that time, Jobcentre Plus has a package of support which can include a self-employment credit of £50 a week for up to 16 weeks. Contact your local Jobcentre Plus office.

Useful organisations

ACAS (Advisory, Conciliation and Arbitration Service)

Brandon House, 180 Borough High Street, London SE1 1LW
Helpline: 0845 747 4747 Helpline
www.acas.org.uk

Offers a free confidential advice service to anyone seeking information on employment matters.

Department for Business, Innovation and Skills

1 Victoria Street, London SW1H 0ET
Tel: 020 7215 5000
www.berr.gov.uk

Supplies leaflets on a range of employment issues, including flexible working and parental leave for both employers and employees. Provides detailed information on employment rights.

Direct Gov

Government information and services for carers and employment.
www.direct.gov.uk

Employers for childcare

137a Hillsborough Old Road, Lisburn BT27 5QE
Tel: 0800 028 3008
www.employersforchildcare.org

Helps working parents find childcare solutions.

Equality Commission for Northern Ireland

Equality House, 7-9 Shaftesbury Square, Belfast BT2 7DP
Tel: 028 90 890 890
Textphone: 028 90 500 589
www.equalityni.org

Information and advice on discrimination and equal opportunities in Northern Ireland.

Equality and Human Rights Commission

England 0845 604 6610
Scotland 0845 604 5510
Wales 0845 604 8810
www.equalityhumanrights.com

Information and advice on discrimination and equal opportunities in Great Britain.

Jobcentre Plus

www.jobcentreplus.gov.uk
Part of the Department for Work and Pensions. In some areas they offer a fully integrated work and benefits service and this is planned to be introduced throughout the UK.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Labour Relations Agency

2-8 Gordon Street, Belfast BT1 2LG

Tel: 028 9032 1442

www.lra.org.uk

Offers an impartial and confidential advice service to employers and employees in Northern Ireland.

Working Families

1-3 Berry Street, London EC1V 0AA

Tel: 020 7253 7243

Helpline: 0800 013 0313

(Wed-Fri, 9.30am-1pm and 2-4.30pm)}

www.workingfamilies.org.uk

Has an established network for working parents of disabled children.

Useful reading

Caring for Sick or Disabled Children: Parents' experiences of combining work and care

By Carers UK and Contact a Family, as part of the ACE National (Action for Carers and Employment) partnership.

Read the executive summary <http://tinyurl.com/2gpg9x> or the full report <http://tinyurl.com/26r7su>

Looks in detail at parents' experiences, attitudes and aspirations around work.

Managing more than most: a statistical analysis of families with sick and disabled children

By Lisa Buckner and Sue Yeandle from Leeds University. Full report on <http://tinyurl.com/25gfzc>
Copies available from:
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www.cafamily.org.uk

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Podcasts

You can download podcasts from our website at: www.cafamily.org.uk/news/podcasts.html

iTunes users can listen to our podcasts at: <http://bit.ly/96EVT>

Videos

You can watch videos on our YouTube channel at: www.youtube.com/cafamily

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www.cafamily.org.uk

Getting in contact with us

Free helpline for parents and families

0808 808 3555

Textphone

0808 808 3556

Open Mon–Fri, 10am–4pm;

Mon, 5.30–7.30pm

Access to over 100 languages

www.cafamily.org.uk
www.makingcontact.org

Contact a Family Head Office:

209-211 City Road, London EC1V 1JN

Tel **020 7608 8700**

Fax **020 7608 8701**

Email **info@cafamily.org.uk**

Web **www.cafamily.org.uk**



Language Line
services

Other information guides available

This guide is one of a series produced for parents and groups concerned with the care of disabled children. Titles available include:

- About families with disabled children (UK)
- Transition (England and Wales)
- Fathers (UK)
- Understanding your child's behaviour (UK)
- Living without a diagnosis (UK)
- Siblings
- Special educational needs (England)

A full list of Contact a Family publications is available on request or can be downloaded from our website www.cafamily.org.uk

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