

A guide for parents and guardians

Help if you are
looking for work,
on low pay, or
claiming benefits



Department
for Work &
Pensions

This leaflet is for parents who are considering starting or returning to work after a break. It is also for parents on low or no pay who are looking for financial help after having, adopting or fostering children.

It tells you about the support and advice available if you are looking for work, and about your rights at work as a parent. It also tells you about the financial and practical support you may be entitled to whether you are in work or not.

This leaflet is no longer current.
You can find up to date information on [GOV.UK](https://www.gov.uk)

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Helping you into work

Starting work for the first time, going back to work or changing jobs after having children can be good ways to meet new people, make new friends and increase your income.

You have lots of options when you are ready to work or change your working pattern. If you haven't worked for a while, you might want to spend some time getting used to being back in a work environment. Or you might want to find training to help you get the right job.

Support and advice

One of the first things you can do is get some advice from one of our personal advisers. An adviser can discuss your situation and goals, and help to work out what's right for you and for your children.

If you are worried about money, our advisers can check you're getting all the benefits you're entitled to and put you in touch with other organisations that can help. They can also help you find childcare, or put you in touch with nurseries and play schemes.

If you are bringing up children on your own and claiming benefits, you can come along to an event where we will share ideas with you about going back to work, including childcare. If you are ready for work, we may be able to introduce you to employers with vacancies suitable for you.

If you are a lone parent entering employment after getting benefits, support is available to you in the first six months of starting work.

Contact us for more information or to arrange to see a personal adviser.

Work to suit your needs

Most parents find that they are not only better off financially when they start work, but they get a better quality of life too.

You don't have to work full-time. Other options might suit you better when you have a child to care for.

Your personal adviser will do a 'better off in work' calculation with you. They will start by confirming what benefits you're getting at the moment and adding up your weekly income.

Then they will look at the amount you could be earning in a job you're interested in and the benefits you could still get, such as Housing Benefit. This will help you decide if a job is financially right for you.

Help with finding a job

You may be able to get financial and practical support when finding, applying for and starting a job.

Jobcentre Plus Work Preparation Support

If you are out of work and need help to get a job, Jobcentre Plus will help you unless you have already joined the Work Programme or if you don't have to join the Work Programme.

Your local Jobcentre will give you a personalised advice and support package including:

- help and support with finding suitable work and when applying for jobs
- advice on identifying training opportunities
- access to Jobcentre Plus approved training courses or mentoring support

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- a calculation of how much better off you could be in work, compared to now
- advice on financial help, benefits and tax credits when you start work
- help in applying for in-work benefits and tax credits
- advice on identifying registered childcare / replacement care options;
- help with expenses to attend meetings, job interviews or approved training, including childcare / travel costs, and
- continued support and advice after you have started work.

The Work Programme

The Work Programme can help you prepare for, find and stay in work. If you're already working part-time, it could help you to increase your hours.

The Work Programme is run by organisations, called 'providers'.

Your provider will give you all the support you need to find and stay in work, even if:

- you change benefits
- you get a job.

The Work Programme may include you taking part in activities to help you find work like:

- work experience
- training and further support.

The support you get will be tailored to your individual needs and circumstances. Your involvement in the Work Programme will last up to two years.

Some people have to join the Work Programme and others can volunteer to join.

Your Jobcentre Plus adviser will tell you:

- if you have to join the Work Programme or if you can volunteer
- what to expect when you join.

Looking for job vacancies

There are lots of places where you can look for job vacancies. You could start by searching Universal Jobmatch.

Find out more at



www.gov.uk/jobsearch



Phone **0345 606 0234**

You could also:

- check the adverts in local and national newspapers
- use the internet to search for jobs online. If you do not have a computer at home your local library may have one
- check the notice board at your local supermarket
- ask your friends and family to look out for suitable vacancies

Help applying for jobs

For most jobs, you will need to write an up-to-date CV listing your education, job qualifications and work background. A personal adviser can help you create your CV.

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You may want to include the skills you've gained while looking after your children. Skills like organisation, administration, managing your time and juggling priorities are useful in most jobs, and many employers will be interested in your life experience as well as in the jobs you may have done in the past.

For other useful tips on writing a CV and job applications



Go to:
www.gov.uk

Getting a taste of work

Work Trial is a programme that gives you the chance to try out a job for a short time. You'll carry on getting your benefits while you're on the trial, so it's a risk-free way of finding out if a job is right for you.

You may be able to get help with childcare costs or replacement care for an adult while you're on the work trial.

If you are offered a job at the end of your work trial and you accept it, this does not mean that all financial help will end. You may be eligible for some benefits and tax credits while you are working.

Training

Everybody has skills that they can bring to a job. But if it's been a while since you worked, or if you've been in the same job or type of work for some time, you might be worried that your skills are out of date.

Training can help you to:

- develop your skills
- develop new skills
- gain useful qualifications.

All of these things will increase the range of jobs you can apply for. Some employers will also give training after you start work.

We can help you decide what sort of training is best for you, and tell you about help with course fees, transport costs or the cost of looking after your children while you're training. You might also get a weekly training allowance.

What sort of training can I do?

There is training available out there to suit every need. You might need help to improve your basic skills (reading, writing, maths or English language), or you might want to develop skills specific to the job you are applying for.

Your local council will offer a wide range of part-time courses and evening classes for adults, such as courses in English language and computing. These are often available free if you are claiming benefits like Jobseeker's Allowance, Income Support and Housing Benefit. You can find the contact details for your local council in your phone book or at **www.gov.uk** under 'A-Z of local councils'.

You could also check your local college or university for study options, from vocational programmes like NVQs to degree-level courses.

Help to pay for training

You might be eligible for support if you decide to do a training course. This might include help with the cost of course fees, help with paying for transport to the course or for registered childcare. To qualify for this you must identify the help you need and agree it with your adviser before you start the training.

Your rights at work

You have certain legal rights if you are pregnant or have just had a baby and you work for an employer.

Maternity and paternity pay and leave

All new mothers who are employees have the right to take up to 52 weeks' maternity leave. You may also be able to get Statutory Maternity Pay from your employer to help you take time off work around the time your baby is due, and for a period following the birth.

If you qualify for Statutory Maternity Pay your employer will:

- pay you 90 per cent of your average weekly earnings with no upper limit, for the first six weeks, then
- pay you either the standard weekly rate of Statutory Maternity Pay, or 90 per cent of your average weekly earnings if this is less than the standard rate, for the remaining 33 weeks.

If you cannot get Statutory Maternity Pay because, for example, you are self-employed, or not working but have recently been in employment, you may be able to claim Maternity Allowance.

New fathers who work may also be able to get Statutory Paternity Leave and pay.

Both parents have the right to 18 weeks' unpaid parental leave over the first five years of a child's life (or until the child becomes 18 if the child has a disability).

You may have paid time off for regular checks with the doctor and midwife, for antenatal classes and to go to the hospital for things like scans.

Flexible working

You have the right to ask your employer to consider flexible working or part-time working. You can only do this if you have been working for your employer for at least 26 weeks in a row at the time that you ask for flexible working. You may only apply once every 12 months. Both parents have this right.

Your employer must consider your request seriously. However, they can turn your request down on business grounds or they can suggest another flexible or part-time option that works better for them.

You need to bear in mind that, if your employer agrees to your request, this will permanently change your contract of employment.

Adoption and foster care

If you are working and you adopt a child, you may also be able to take adoption leave and get Statutory Adoption Pay when the child comes to live with you.

For more information on your rights as adoptive parents



Go to:

www.gov.uk

If you are thinking about adopting a child, or if you already have, AdoptionUK provides advice and support at all stages of the process: www.adoptionuk.org

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If you are a foster carer or are interested in fostering, The Fostering Network can help you.



Find out more at
www.fostering.net



Phone **0207 261 1884**

Work and childcare

If you're starting work or training, you may need to think about who will look after your children.

You may find that formal childcare isn't as expensive as you thought. Many people can get help with the costs through the childcare element of Working Tax Credit.

Your local Families Information Service (formerly called the Children's Information Service) can tell you about local childcare, early education and other care and support services for children and parents.



Find out more at
www.gov.uk

Children's centres provide information and offer access to services for families with young children under 5 years old.

Each centre offers a variety of services to cater for the needs of the community, but can include the following:

- childcare provision
- early education integrated with childcare
- encouragement and support for parents thinking about training or finding a new job
- ante-natal classes and baby clinics

- information and advice about breastfeeding, parenting and speech and language
- family support and outreach to parents
- drop in sessions for parents and children
- services for children with special needs and disabilities
- links with Jobcentre Plus
- links with voluntary agencies
- links with local schools.

You will find the contact details of your local children's centre in your phone book.

Financial and practical support

When you are a parent it can sometimes be difficult making ends meet, so you may need extra financial help. You may need to claim benefits or tax credits to help you support yourself and your family, or to help pay your rent or mortgage. You may also be able to get help with health costs, or with childcare.

Work-focused interviews

You may be asked to attend a work-focused interview where an adviser will tell you about the complete package of support that is available to help parents into work. If you get an appointment for a work focused interview, you must attend when asked to do so or any claim for benefit that you make may be affected.

Depending on your circumstances you may also be asked to do work related activity. If you fail to do so, your benefit may be affected.

Financial support to help you into work

You may be able to get help towards paying for the interest on your mortgage. This can be paid for the first 28 days after you or your partner start full-time work.

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Help towards your mortgage interest is paid automatically – you do not have to claim it. You must tell us as soon as you get a job.

Once you're in work, you may find that you qualify for Working Tax Credit, which could help you to hold on to more of your earnings and pay for childcare.

Jobseeker's Allowance

Jobseeker's Allowance is the main benefit for people who are out of work. To get Jobseeker's Allowance you must be actively looking for work for the hours that fit in with your childcare responsibilities. You must also meet a number of conditions.

There are two types of Jobseeker's Allowance:

- The first is based on how much National Insurance you have paid in the last two tax years. It can be paid for up to 182 days. It is called contribution-based Jobseeker's Allowance.
- The other is based on your income and savings. This is called income-based Jobseeker's Allowance.



Find out more at
www.gov.uk



Go to **www.gov.uk/jsaonline**



Phone: **0800 055 66 88**
Textphone: **0800 023 48 88**

Monday to Friday 8am to 6pm

Income Support

If you have a low or no income and have few savings, you may be able to get Income Support. You do not need to have paid National Insurance to claim it. You must be working less than 16 hours a week, or have a partner who is working less than 24 hours a week.

By partner, we mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple.

If you are claiming Income Support and you have children, you should also make a claim for Child Tax Credit.

If you get Income Support and are pregnant or have a child under four years old, you may also be able to get free milk, fresh fruit and vegetables and vitamins. There are details at **www.healthystart.nhs.uk** or call **0845 607 6823** for a claim form.

Working Tax Credit and Child Tax Credit

Tax credits are there to help people who work but are on a low income, and to help parents on a low income to make ends meet.

Working Tax Credit can help you if you work and are on a low income. The amount you get depends on a number of things, such as your yearly income and the number of hours you work.

Working Tax Credit can include help with paying for childcare. You could get back up to 70 per cent of your eligible childcare costs, up to a weekly limit.

Child Tax Credit can help if you are responsible for a child or young person. Your household income and the number of children you have will be considered to decide if, and how much, you are entitled to.

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To find out more about tax credits



Go to:

www.gov.uk/browse/benefits/tax-credits



Phone: **0345 300 3900**

Child Benefit

Child Benefit is a tax-free payment you can claim for each child under 16 (or older if they are in education). You may also be entitled to Child Benefit if you're adopting or fostering a child.

New mothers should get a Child Benefit claim form in the 'bounty pack' from hospital, or you can get a copy from the internet.



Find out more at

www.gov.uk/child-benefit

Housing

If you're on a low income, you may get Housing Benefit. You may also be able to get a reduction in your Council Tax. You do not have to be getting other benefits to qualify.

For more information, or to apply for Housing Benefit or a reduction in your Council Tax, contact your local council. Their contact details are in your local phone book or on the internet at **www.gov.uk** under 'A-Z of local councils'.

Whether you rent or own your home, your local council can give you advice on housing issues, including how to find temporary housing if you need it.

If you qualify for Income Support, income-based Jobseeker's Allowance or Pension Credit, you may be able to get help towards paying the interest on your mortgage and other housing costs that are not covered by Housing Benefit.

Budgeting Loan

A Budgeting Loan is a tax-free loan. No interest is charged but you do have to pay the loan back.

Budgeting Loans help spread the cost of things you need to buy from time to time.

You may be able to have a Budgeting Loan if you or your partner have been getting a qualifying benefit for at least 26 weeks, or a payment on account for one of these benefits.



Find out more at
www.gov.uk/budgeting-loans

Help for disabled parents or a disabled child

You may be able to get Personal Independence Payment (PIP) or Disability Living Allowance (DLA) if you or your child have a severe physical or mental disability and as a result need help with daily living activities, personal care, or have trouble walking.

If you are spending at least 35 hours a week caring for someone who is severely disabled, whether they are a child or an adult, you may be able to claim Carer's Allowance.



Find out more at
www.gov.uk/browse/disabilities

Divorce and separation

Citizens advice bureaus provide information on what to do when a relationship ends, including making arrangements about money and childcare.



Find out more at
www.adviceguide.org.uk

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Sorting out Separation is an online service which is designed to help separating parents to identify their needs and signpost them to trusted information and specialist help.



Find out more at
www.sortingoutseparation.org.uk

If you need advice from someone who specialises in family law, Community Legal Advice can help you find a local legal adviser or solicitor. The service also provides free information, help and advice on a range of common issues.



Find our more at
www.clsdirect.org.uk



Phone **0845 345 4345**.

If you are already separated or divorced or your civil partnership has legally ended (dissolved) and you would like information about child maintenance for your children, contact Child Maintenance Options. They can help you understand what options are available and can help you put maintenance arrangements in place. They can also help you to find out where to go to and who to speak to if there are other problems you need help to sort out, like debt or housing.



Find out more at
www.cmoptions.org



Phone **0800 988 0988**

If someone dies

If you were married or in a civil partnership and your partner dies, you may be entitled to bereavement benefits.



Find out more at
www.gov.uk

If your partner is in prison

If your partner is in prison and they normally pay the rent, you may be able to get help with the cost of rent while they are in prison. You can find out more from one of our advisers.

You may be able to get financial help to visit your partner or a close relative in prison.



Find out more at
www.gov.uk/support-for-families-friends-of-prisoners



Phone **0300 063 2100**

Dealing with debt

If you're struggling with debt visit **www.gov.uk** for help and advice. Some local councils and independent advice centres give free advice on debt. Look in your local phone book or visit your local council's website.

Your health and your child's health

The National Health Service (NHS) provides a range of services to help keep you and your children healthy.

You may get help with NHS prescriptions, NHS dental treatment and some travel costs. If you are entitled to or named on an NHS tax credit exemption certificate you can also receive help. If you are on a low income, you may be able to get help with some health costs.

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You may be entitled to help if you are getting:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support
- Pension Credit Guarantee Credit.

You may get help with health costs if you get Universal Credit. The rules are likely to change in 2015, so please check the NHS website for up to date information.



Go to:

www.nhs.uk/healthcosts



Phone:

0300 300 1343

You may have to pay a penalty charge if you wrongly claim for help with health costs.

Vaccination

Vaccination (or immunisation) protects your children against diseases that can kill them or cause lasting damage to their health.

For more information go to **www.nhs.uk** and search for 'child vaccinations' or talk to your doctor or health visitor.

Your child's education

Your child's education is important. You can go online for information, advice and support on a range of topics such as:

- choosing a school
- what and how your child is learning at school, and
- what you can do to help them.



Find out more at

www.gov.uk

For information on schools and education in Scotland, and advice on helping your child with their learning.



Find out more at
www.educationscotland.gov.uk

For information on schools and education in Wales, and advice on helping your child with their learning.



Find out more at
www.wales.gov.uk

Useful contacts

This section includes the contact details of organisations that you may find useful. You can also look under 'Charitable and Voluntary Organisations' or 'Social Service and Welfare Organisations' in the Yellow Pages.

Jobcentre Plus

To contact us, visit **www.gov.uk** or see our entry in the phone book.

To look for work

If you are looking for work, you can search our list of jobs online at **www.gov.uk/jobsearch**

Or you can call us:

Phone: **0845 606 0234**

Textphone: **0845 605 5255**

Textphone: (Welsh) **0845 606 7890**

Monday to Friday 8am to 6pm

PACEY (formerly the National Childminding Association)

For details of registered childminders in your area of England and Wales

Phone: **0845 880 0044**

Website: **www.Pacey.org.uk**

Scottish Childminding Association

For details of registered childminders in your area in Scotland

Phone: **01786 449063**

Monday to Friday 10am to 4pm

Website: **www.childminding.org**

Government Assisted Prison Visits Unit

For information or help with the cost of travel when visiting a close friend or relative in prison.

Phone: **0300 063 2100**

Textphone: **0845 304 0800**

Monday to Friday 9am to 5pm

Website: **www.justice.gov.uk**

Child Benefit helpline

For help and advice on Child Benefit claims

Phone: **0300 200 3100**

Textphone: **0300 200 3703**

Monday to Friday 8am to 8pm, Saturdays 8am to 4pm

Website: **www.hmrc.gov.uk/childbenefit**

Child Maintenance Options

If you want to know more about child maintenance, there is an impartial service called Child Maintenance Options that you can contact for help with putting in place a maintenance arrangement for you and your family.

Phone: **0800 988 0988**

Textphone: **0800 988 9888**

Monday to Friday 8am to 8pm, Saturdays 9am to 4pm

Tax credits helpline

For information on Working Tax Credit and Child Tax Credit

Phone: **0345 300 3900**

Textphone **0845 300 3909**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm

Website: **www.hmrc.gov.uk/taxcredits**

Call charges

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2014. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information, go to:
www.gov.uk/browse/benefits



For pensions information, go to:
www.gov.uk/browse/working/state-pension

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