

a guide to support for adult learners caring for disabled children or other family members

Philippa Russell



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commissioned by the Elizabeth Nuffield Educational Fund
written by Philippa Russell
Disability Rights Commissioner
Disability Policy Adviser for the National Children's Bureau

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foreword

The Elizabeth Nuffield Educational Fund gives grants to women studying to improve their employment prospects. At present, our grants are intended to contribute to the costs of childcare, or care of other family members with specific needs, of women with low incomes studying for a qualification in higher or further education. In addition, the Fund supports activities and projects to do with the funding and caring needs of particular groups of women students.

The poignant stories of some of our grant-holders have made us very aware of a gap in provision of support for the care of the disabled children and disabled adult family members of women wishing to return to study. The gap in provision is matched by an acute lack of guidance and advice for these adult learners with caring responsibilities. So, at the same time as extending the remit of our grants to support the care of disabled family members other than children, we commissioned Philippa Russell to prepare

A Guide to Support for Adult Learners Caring for Disabled Children or Other Family Members. The Fund is indebted to the expertise and experience she has marshalled to pull together an authoritative account of the options and entitlements of this particular group of adult students. We are also very grateful for the generous advice and practical assistance of our collaborating organisations: the National Union of Students, Contact-a-Family and Carers UK. Our hope is that the Guide first and foremost proves a useful resource for a growing group of learners who are currently under-served by advice and support. And in so doing, we also hope the Guide will draw attention to the needs of this group and some of the omissions and anomalies in the support available to them.

Anne Sofer
Chair

[Elizabeth Nuffield Educational Fund](#)

introduction

finding support for adult learners who are caring for disabled children or other family members: access to education and training (England)

Since the 1990s, a series of government reports and initiatives have recognised that poverty, additional expenditure and low income too often characterise the lives of families caring for a disabled child or adult. There has been a marked increase in the availability of childcare facilities (and financial support) for women who wish to enter or return to the workplace or to study to improve their employment prospects in the future. But many family carers still report major challenges in finding affordable childcare or family support and in paying for suitable education or training.

Lady Nuffield established the Elizabeth Nuffield Educational Fund in 1956 in order to give grants to women studying to improve their employment prospects. It has become apparent that women caring for disabled children or adults often experience particular difficulties in accessing (and affording) education and training. This guide for adults with caring responsibilities has been produced in response to clear messages from applicants to the Elizabeth Nuffield Educational Fund and from wider consultations about the need for better information on how and where to get financial help with particular courses and training.

The guide covers the full range of education and training options for adult learners in England and

gives key contacts for further information. Adult learners have a very wide range of needs. Some wish to follow full-time higher or further education courses. Others may prefer part-time study or workplace education and training. Some adult learners will want to use distance-learning courses; others may wish to study for leisure. A number of adult learners may wish to study to gain qualifications for new forms of employment, which are more compatible with their caring responsibilities. Some will need to update their professional skills when they return to the workplace. But whatever education or training they wish to pursue, adult learners with caring responsibilities repeatedly tell us that:

- **Caring is expensive.** Adult learners find it difficult to meet any additional costs for childcare or family support. Many are already surviving on low incomes and are less likely to own computers, cars and other things which make it easier to combine learning with family care.
- **Family carers are often uncertain about their eligibility for disability benefits and other allowances.** Any guide for adult learners needs to remind them of what they may be entitled to. Many family carers have told us that they are unsure what they can claim.
- **Caring can be isolating.** Not all adult learners know about national (and local) sources of information and help on suitable courses and help with the cost of learning. The family carers in our survey spoke very positively about the role of parent or carer support groups.

- **Childcare and other providers are not always willing to include a disabled child or other relative.** Many adult learners report that nurseries and other providers are reluctant to include a disabled child or wish to charge a higher fee. They are not fully aware of their duties under the Disability Discrimination Act 1995.
- **Families from black and ethnic minority groups** can be particularly disadvantaged in getting the information they need in order to get into training or education.

This guide is timely. In 2004 the Government launched a Ten Year Childcare Strategy that is designed to give every family (including families of disabled children) access to affordable, high quality childcare and after-school provision. From 1st April 2005, local authorities have new duties under the Carers (Equal Opportunities)

Act to consider carers' wish to study, access employment or enjoy leisure activities when carrying out carers' assessments.

Many family carers also wish to be adult learners. As one parent said in our survey:

“Education and training are the keys to an ‘ordinary life’. For my son (aged 22, with cerebral palsy) and myself, being adult learners is not only about who we are. It’s also about who we want to be! But it shouldn’t be so difficult and so expensive. If I’d had the right information right at the start, it would have been so much easier. But people just don’t think about education and training, when you’re a family carer. Actually that information was the best thing that happened to me! I could then ‘do it myself!’”

We hope you will find this guide useful.

who should read this guide?

This guide is for adult learners who are also family carers. If you are caring for a disabled child or another relative in your family, you may find it difficult to work or to study because of the cost of paying for additional childcare or support. Many colleges and universities now offer childcare facilities – but they may not meet the needs of a disabled child or adult. We hope this guide will help you to:

- feel confident about looking for courses that are right for you;
- make sure that you know about the different sources of funding that can help you pay for childcare or family support;
- find the right childcare or family support that is safe, convenient and enjoyable for the family.

Whether you want to study for leisure, for a professional or vocational qualification or a degree, this guide sets out a range of options for finding (and paying for) the support you need to continue learning.

why do you want to learn?

Adult learners study for a variety of reasons. You may want to develop an existing interest or skill as a leisure activity. Perhaps you want to develop new skills and make friends in your local community. You may want to get a qualification that will enable you to get paid work or to change your employment so that you can balance work and family life more easily. Perhaps you are already in employment but you would like to improve your skills and job opportunities. You may already be studying on a graduate or post-graduate course but have become a family carer and need help in balancing care with learning.

As an adult learner you will need to think of *what* you want to study and *where* you want to do your course. You may want to study at a university, a college or an adult education centre. Because of your caring responsibilities, it may be easier to think about distance learning (for example an Open University degree or a National Extension College qualification). You may need to study part-time rather than full-time. But the big question in many family carers' minds will be **'who will help with the additional costs of caring for my disabled child or relative?'** We hope that this guide will help you.

getting information about courses which will fit in with your life and caring responsibilities

You can find information on a range of courses (and childcare and family support) through:

- Your local library or Citizens' Advice Bureau
- Your LEA (Local Education Authority)
- Your local Adult Education Centre or Further Education College
- The Learning and Skills Council (the LSC)
- The NHS
- Learndirect
- The Open University (for distance learning)
- The National Extension College (for distance learning)
- NIACE (National Institute of Adult Continuing Education)
- The DfES (Department for Education and Skills)
- Local parent support and carers' groups

Note: contact details for these and other organisations or services mentioned in this guide are shown in the useful information section on pages 27-29.

If you want to 'learn on the job', contact your local Jobcentre. Jobcentre Plus can help you to both find work and get additional vocational qualifications. There are some special programmes to help family carers enter or re-enter employment. These can include help with your caring responsibilities.

finding the right childcare or family support for learning

Many families describe looking for childcare or support for an adult relative as 'a maze'. But there are people to help you. You can start by looking for information through your local carers' centre, carers' or parent support groups or national organisations like Carers UK, the Princess Royal Trust for Carers, Contact a Family or MENCAP. You will find information on their free helplines at the back of this booklet.

If you are caring for a disabled child, make sure that you talk to your local **Children's Information Centre (CIS)**. The CIS can give you detailed information on local childcare arrangements, costs and any sources of financial assistance. To get contact details, ring **Childcare Link** on **0800 096 02 96** or visit their website at www.childcarelink.gov.uk. You should also visit the **Sure Start** website at www.surestart.gov.uk for useful information on government support for children, parents and your local community.

Many colleges, adult education centres and universities can give you practical advice on local services and how to pay for them.

Don't forget that local authority social services departments provide a range of services to support family carers. From April 2005, they must have regard to the Carers (Equal Opportunities) Act when carrying out

carers' assessments. This means that you can ask them to consider your own wishes to work, study or enjoy leisure activities.

If you want to get a job, or go back to work, but will need to study for an NVQ or other qualification 'on the job', talk to your local Jobcentre or go to the website of the **DWP (Department for Work and Pensions)** at: www.dwp.gov.uk. Jobcentre Plus can help you with childcare or practical assistance in order to get back into work and to gain work-based qualifications.

what are your options for child or family care if you have a disabled relative?

Finding carers can be difficult. But there is a wide range of options. If you have a disabled child, you might consider:

- **Friends or relatives** – but remember that some of your allowances, e.g. Working Tax Credits, will be affected if you do not use approved childcare. Currently you cannot use relatives for 'approved childcare'.
- **A nursery setting** (many nursery schools now run 'extended days'). Nurseries can be run by the local authority or by commercial or voluntary sector providers. They will vary in their ability to include disabled children but they all have duties under the Disability Discrimination Act to make 'reasonable adjustments' in order to include disabled children. The Government Childcare Strategy should improve the range of childcare options for disabled children in many areas. Many colleges, universities and the NHS already provide nurseries and holiday schemes on site.
- **Children's Centres:** the Government is planning to create a large number of Sure Start Children's Centres across the country. They will provide full day-care for children under five years old (along with early education and health care) on a single site. By 2008 every local authority should have a Children's Centre and by 2010 all families with children under five should have access to one. They will include disabled children.
- **Childminders:** childminders must be registered with the local authority and can care for your child all day in their family home or provide part-time care after school or first thing in the morning. Many areas now have Childminder Networks which provide extra training and support. A growing number of childminders are interested in caring for disabled children and they can provide a very flexible and local service. Childminders do not only care for young children. Many work with older children as well.
- **Childcare in your own home:** you may have a local **Crossroads Scheme** that can offer childcare at home. Some local authorities also provide a home-based service. Many families use au pairs or nannies (sometimes sharing them with other parents). If you are lucky, you may have a friend or relative who can help. Remember that some tax credits and allowances may be affected if you do not use approved childcare. Relatives are not regarded as 'approved' child carers. The Government has

introduced a new scheme to approve child carers who work in the family home. This is called the **Childcare Approval Scheme**.

This means that you can now employ childminders and other carers to work in your own home, providing they are 'approved' child carers. The **National Child Minders Association (NCMA)** has produced a useful information pack on nannies as 'approved' child carers. It provides very useful information for anybody employing carers in the family home. For further information on the Childcare Approval Scheme, visit www.childcareapprovalscheme.co.uk or ring **0845 767 8111**.

- **Play, holiday and leisure services:** many families with non-disabled children use play, leisure and sporting activities as fun for the children and cover for themselves. You may be able to get a Direct Payment (see page 24) from your local authority to help you pay for play, holiday or leisure services or to buy in some extra help so that your child can fully participate. Some local authorities will give free 'freedom passes' for play, sporting or other leisure activities. Check with your local authority social services and leisure departments to see what is available in your area. Play and leisure services are covered by the Disability Discrimination Act – check them out. You can get advice on accessible play and leisure from **Kidsactive** at www.kidsactive.org.uk.
- **'Extended schools':** the Government is introducing a major 'Extended Schools' programme. This will ensure that schools

can provide a range of additional services, such as after-school or breakfast clubs, holiday schemes and other activities, which benefit children and help parents. For many parents of disabled children, school-based care offers major advantages. There will be staff available who know your child. The school will be accessible and, very importantly, your child will be with friends. This new school-based care will usually be available for children aged 5-11 (but should be up to 16 if a child has a disability or special need). Some schools already provide after-school clubs – many of which will include disabled children or young people. Check with local parent organisations or contact **4Children** (formerly Kids' Clubs Network) at www.4children.org.uk for what is available in your area.

Most of the above will charge for childcare or holiday schemes, but there may be discounts depending on your income and if your child has a disability or special needs. Don't forget that tax credits can help you to cover the costs. If you want comprehensive information on a wide range of childcare issues (including likely charges), get a copy of **Looking for Childcare: A Sure Start guide to help you make the right choice (2005)**. You can download free copies from www.surestart.gov.uk/aboutsurestart/parents/lookingforchildcare.

If you are looking for childcare, make sure that your childcare provider has all the relevant information in order to meet your child's needs. **The Early Support Programme** is available in a number of areas. This is a government programme to improve services

for young disabled children and their families. You can order an **Early Support Family Pack** from DfES Publications on **0845 60 222 60** [quote reference ESPPI] or visit their website on www.earllysupport.org.uk.

what is 'approved' childcare and must you always use it?

If you apply for tax credits, employers childcare vouchers and support for some other forms of childcare, you must use approved or registered childcare in order to get extra help with the costs. Approved and registered childcare includes:

- registered childminders, nurseries and play schemes;
- out-of-hours clubs on school premises run by a school or local authority;
- childcare schemes run by school governing bodies under the 'extended schools scheme'.

A growing number of families with disabled children want to use nannies or other carers in their own homes. The Government has now introduced a new voluntary **Childcare Approval Scheme** that will apply to all care provided in the family home. This will mean that the cost can be taken into account for tax credits. For information on the new Childcare Approval Scheme, ring **0845 7678 111** or visit www.childcareapprovalscheme.co.uk.

If you have a **Direct Payment** from social services with which to purchase childcare, you do not have to use 'approved childcare'. But your social services department will still need to be satisfied that you are making suitable

arrangements for your child. If you use approved childcare, you can be confident that your childcare provider has been police checked and has suitable qualifications. Also, you will know that all approved child carers will be regularly inspected to make sure that they are providing a good service.

what if you care for an adult?

You also have a range of options. These might include:

- **friends and relatives;**
- **day services** (eg a Carers' Centre, day services for an adult with a learning disability);
- **personal care within the home** (e.g. Crossroads, paid help or support provided by the local authority);
- **leisure and other activities** (usually in a centre): some carers' groups provide various activities, which give you a break and your relative the chance to take part in leisure or other activities outside the home. Check whether your local authority gives 'freedom passes' or other concessions for access to leisure centres and other services. Many local authorities now offer some supervised sessions for disabled people within their leisure facilities;
- **learning or continuing education for your relative.** Don't forget that the DDA covers adult education as well as schools and further and higher education. Many disabled adults are now enjoying their own experiences as adult learners, while their family carer also studies.

If you are a disabled adult learner, you will find it useful to contact **SKILL** at www.skill.org.uk. You will also find helpful

publications on the **Disability Rights Commission** website at www.drc-gb.org.

where can you find affordable childcare and family support?

What happens when your child has multiple childcare costs?

DEBORAH is studying full-time for a degree in social work. Her grandmother looked after her daughter Lucy for a year. But the grandparents have now moved to Spain and there is no other family to offer support. Lucy has been diagnosed as having a degenerative disability and has developmental and mobility problems. The university has a well-staffed and popular nursery. Deborah – as a full-time student – gets 85% of the actual childcare costs. But Lucy is often ill and unable to attend – and the nursery is worried about ‘health and safety issues’ in looking after a three year old child with high support needs.

Deborah is desperate not to ‘drop out’ of her course. Her tutor suggests that she contacts the local Children’s Information Service. They suggest that Deborah speaks to the Area Special Educational Needs Coordinator (who is based in the Early Years Development and Childcare Partnership). She is able to visit the nursery and offer practical advice and some training to the staff. She also reminds them of their obligations to make ‘reasonable adjustments’ under the Disability Discrimination Act in order to accommodate a disabled child.

Deborah still worries how she will manage when Lucy goes into hospital for an operation – she will only be able to attend the nursery on a part-time basis for several months. Although she is eligible for the Childcare Grant as a full-time student, she will have high childcare costs in addition to the nursery fees. The Children’s Information Service puts her in touch with the local Childminders’ Network. They find a childminder who is familiar with caring for a disabled child. They tell Deborah that she can get a bursary to cover the additional costs and they give her useful information on the various allowances and tax credits for which she might be eligible. The NUS adviser also tells her about the Access to Learning Fund, which may be able to provide her with a grant.

The Government has just launched a ten-year Childcare Strategy. Within the next few years, we should see Children’s Centres in every area and a rapid expansion of after-school programmes. The ‘Extended Schools’ programme will mean more after-school clubs, homework clubs and breakfast clubs on school premises. The cost will be reasonable and you may be able to get help with paying. Don’t forget that after-school clubs, sports, play and leisure services can be childcare for you and fun for your son or daughter.

To get information on childcare in your area, contact your **Early Years Development Childcare Partnership**. You can get their contact details from your local education authority. You can also contact your local **Children’s Information Service**. Both will

be in your local telephone directory or you can get their contact details from **Childcare link** on **0800 096 02 96**. They can also give you information about all the options in your area. They can tell you about any bursaries or grants to help you pay for services.

The **Sure Start Unit** has two leaflets on childcare for younger and older disabled children – copies and other information are available on www.surestart.gov.uk.

If you want to know what ‘reasonable adjustments’ you can expect from childcare providers if you have a disabled child, ***Early Years and the Disability Discrimination Act 1995: what service providers need to know*** is a useful free booklet on the DDA duties as they relate to childcare (for children of all ages) and early education. You can order a copy from **NCB Book sales** on **020 7843 6029** or through their website at www.ncb.org.uk.

Most early years or childcare settings will have a **Special Educational Needs Coordinator (SENCO)**. They will be able to discuss what your child needs and what extra help can be offered in that particular setting. It is also very useful to talk to other parents in your area. Ring the **Contact a Family Helpline** on **0808 808 3555** to find local parent support groups and get information on what’s available in your area. You will also find a range of useful fact sheets and other information from **Contact a Family** on www.cafamily.org.uk

If you are in employment, make sure you talk to your employer. They may have special schemes

to help you work and study - the NHS, for example, can offer bursaries and special schemes.

If you are a single parent, you may be able to get extra help in finding work, job training or childcare through the **New Deal for Lone Parents**. Call **0800 868 868** for further information.

If you are planning to go to college or university, check out their childcare arrangements. Places may be subsidised and you have the convenience of childcare on the premises.

covering the costs: making sure that you are claiming all the allowances and benefits to which you are entitled

If you want to become an adult learner, first make sure that you are getting all the allowances and benefits to which you are entitled. Check that you are getting these benefits and allowances at the right level. There are many extra costs if you are bringing up a disabled child or caring for a disabled adult.

Most of the following allowances, benefits and tax credits are not specific to supporting students and adult learners. But they will help you to meet the extra costs of disability. Don't forget that if your disabled child or other family member is eligible for these disability benefits and allowances, you may be entitled to additional help with childcare or family support costs as a student.

claiming benefits and tax credits

Some benefits and tax credits are different depending on whether you are caring for a child or adult. Always check carefully.

The Disability Living Allowance (DLA):

DLA is the main benefit for disabled children and disabled adults (who can claim this

allowance for themselves). DLA is not means tested and has two parts. The care component is paid at three rates and helps with personal care. The mobility component helps with mobility and is paid at two rates. If your child or relative is eligible for the higher rate of the mobility component, you may be entitled to a Blue Badge for disabled parking and road tax exemption.

You can get a claim form and more information from the **Benefits Enquiry Line (0800 88 22 00)**. A free information leaflet is available from Contact a Family.

Getting DLA is very important because it may help you to qualify for extra amounts on other benefits such as Income Support, Job Seekers Allowance and Housing or Council Tax Benefit. If you are getting Child Tax Credit and you apply for DLA (or if the level of DLA is increased), you should tell the Tax Credits Office that you are doing this. This will protect your right to any backdating of tax credits.

A free information pack about DLA for children is available from Contact a Family. If you are caring for an adult, ring Carers UK for information. If you are caring for someone aged 65 or over, **Attendance Allowance** is paid rather than DLA and Carers UK can give you information about this. Contact details for these organisations are given at the back of this guide.

The Carer's Allowance: if you provide a minimum of 35 hours of care to a severely disabled child or adult and your relative receives the middle or highest rate of the care component of DLA, you may be entitled to

receive the Carer's Allowance as well. There is an upper limit on what you can earn (after deducting childcare costs) and you cannot study for more than 21 hours a week. You can get further details from the Benefits Helpline (see page 15) or on www.direct.gov.uk.

You can't usually be paid the Carer's Allowance if you are receiving Incapacity Benefit, Maternity Allowances, Jobseeker's Allowance or the State Retirement Pension. But remember – a claim for the Carer's Allowance may still help you, because it can help you to qualify for other means tested benefits such as Income Support.

The **Carer Premium** is an extra amount which is added to the means tested benefits set out above. A carer premium is included in the calculations done around your entitlement if you are paid or have claimed the Carer's Allowance and the only reason you are not getting it is because you are getting another benefit instead. Check with www.direct.gov.uk for further information.

Income Support is a means tested benefit to help individuals and families on a low income and with limited savings. It consists of personal allowances and premiums. If you get this benefit, you may qualify for Housing Benefit, Council Tax Benefit, Housing grants, help from the Social Fund and other assistance.

The Income-based Jobseeker's Allowance is very similar to Income Support. The main difference is that this allowance is designed to help people who cannot claim Income Support but have a low income and

are looking for work. If you get this benefit, you may qualify for Housing Benefit, Council Tax Benefit, Housing Grants, help from the Social Fund and other assistance. Get further information from your local Jobcentre or go to www.direct.gov.uk.

Tax credits for working people and for people with children: Tax credits can be a very important source of extra income, so make sure that you check them out. There are two tax credits:

- **Working Tax Credit (WTC):** this is a means tested tax credit for working people on low incomes;
- **Child Tax Credit (CTC):** this is a means tested tax credit for people with children.

You can find out more information from the **Inland Revenue** or the **Tax Credits Helpline** on **0845 300 3900**. Contact a Family has produced *The Tax Credits Guide*, which has a useful 'ready reckoner' for working out your entitlement. You can download this from www.cafamily.org.uk or ring their helpline number on **0808 808 3555** for a copy.

You can qualify for WTC if you have a child under 16 (or under 19 and still in full-time non-advanced education). You or your partner must work at least 16 hours a week and WTC can include extra amounts for disabled workers, people working more than 30 hours a week and help towards certain 'approved' childcare costs.

CTC can be claimed by anyone with a dependent child. You can apply whether you

work or not and it is paid in addition to Child Benefit. CTC is made up of the basic family element and additional amounts for each child. *You may receive an increased CTC if you have a disabled child because an extra amount is added for each child who is on DLA. An additional amount is also paid for any child on the highest rate of DLA care component.*

CTC is means tested. But it is important to note that you are guaranteed some CTC as long as your income is below a specified level. In some circumstances you might still get some CTC if your income is well over this limit *for example if you have more than one child receiving the DLA component. There is no limit on your savings.*

what happens when your child becomes 16?

You can usually claim benefits and tax credits for your child until they are 16 (or up to 19 if they are in full time non-advanced education). But disabled people can also claim benefits in their own right from the age of 16. If your child does decide to claim in their own right, remember that you will have to give up Child Benefit and any tax credits and benefits that you receive, excluding the DLA and the Carers Allowance. You should check carefully to see whether this would make you worse off than before.

what if you are the family carer of an adult or older person?

DLA is also paid to adults who need help with their personal care or have problems in moving around. For further information, ring

the Benefits Helpline (see page 15) or the **Carers Line** on **0808 808 7777**. Remember that you can apply to receive a higher rate of DLA if your circumstances change.

You can also apply for the **Carer's Allowance** (see page 15).

the State Retirement Pension (RP)

Many people carry on caring (and working) after retirement age – and there is a steady increase in mature students for this age group. You can get an RP if you have reached retirement age and have either paid enough National Insurance Contributions or relied on your partner's National Insurance Contributions.

You may qualify for additional money through the '**Home Responsibilities Protection Scheme**' (which helps some carers and people with children who have gaps in their national insurance record). You may also qualify for extra if you have a dependent adult living with you. And don't forget that you may be eligible for **Pension credit** if you have retired and are living on a low income.

For a detailed and authoritative guide to all benefits and allowances affecting disabled people and their family carers, read ***The Disability Rights Handbook, April 2005-2006***. This is published annually by the **Disability Alliance** – you can find details on www.disabilityalliance.org or order by telephone on **020 7247 8776**.

how can you get financial support for your course?

Firstly, make sure you are getting all the benefits and allowances to which you are entitled. If in doubt, ring one of the helplines listed at the end of this booklet.

Secondly, be aware that help with childcare or support for older relatives is available.

Thirdly, remember that you may get help with the cost of your course if you or your relative are claiming some disability benefits and allowances.

getting help with higher education

Getting back into teaching

PAULA gave up her teaching post when she became a single parent. Her son Paul, who has cerebral palsy, has had a number of operations and needs a lot of help with personal care. Paul is now 17, still at school full-time. He will be going to a residential college in a year. Paula wants to go back into teaching. But she has no professional qualification and feels she must update her teaching skills. She has been offered a place on a local PGCE course (teacher training) which will enable her to work with pupils with special educational needs. Her fees will be paid, but she feels her IT skills are minimal and she does not have a home computer. Also, Paul will need personal

support after school on the days when she has teaching practice.

She cannot claim the Childcare Grant (available for full-time students in Higher Education) because Paul is over 16. Although she has claimed all the disability benefits to which Paul is entitled, she does not have enough money for childcare. She can claim Child Tax Credit as Paul is still in full-time non-advanced education. She talks to the Student Union at the university where she will do her course and they tell her about Learndirect. She can improve her computer skills 'online' and at home and she will be provided with a computer to work on.

She is still worried about Paul, who is determined that he 'won't have a baby-sitter looking after him at home'. She rings Contact a Family, who tell her about Direct Payments. She requests an assessment and the local authority suggests that Paul asks for an assessment and a Direct Payment in his own right. Paul says that he would like to go to a local accessible Leisure Centre on the two nights when his mother is late back from teaching. He does not need extra help at the Centre but he cannot get there and back without transport and an escort. He gets a Direct Payment to pay for a taxi and his own personal assistant. He recruits Ben (with support from the local Centre for Independent Living) who will provide him with support. He is delighted with his new independence and Paula completes her course successfully. Paula uses her Child Tax Credit to pay for a holiday club to 'top up' her childcare arrangements.

Ring the **DfES Helpline (0800 731 9133)** and ask for a copy of their guide ***Childcare grant and other support for student parents in higher education in 2005/2006***. You can also get a copy of a fact sheet called ***Applying for the Childcare Grant in 2005/2006 – what you need to know***.

If you want to follow a distance learning course, check with your local authority – some will give discretionary grants for part-time or distance learning courses.

The Childcare Grant is for full-time students with dependent children. Remember that you can only access this grant if you use approved childcare. The sum available will depend upon the cost of your childcare, your own income and that of any dependents. The grant now pays a set rate of 85% of actual childcare costs throughout the year for children up to the age of 14, *but up to 16 if the child has special educational needs*.

If you are in higher education and are a parent, you may also be eligible for a bursary (which you do not have to pay back), a Parents' Learning Allowance and Child Tax Credit.

The Parents' Learning Allowance is also for full-time students with dependent children. How much you get will depend on your income and any income of your dependents. This grant is not counted when Jobcentre Plus calculates the level of any benefit entitlement and is claimed through your LEA.

The Adult Dependents' Grant may be available if you have a husband, wife, partner

or other family member who is financially dependent upon you. The sum available will depend on your income and that of your dependants. You must apply to your local LEA for this grant.

getting help with further education

The Learning Support Scheme: £32 million is currently available through the Learning Support Scheme in order to help students with childcare costs. Priority is given to single parents and those on low incomes and the fund can be used to support the costs of any registered childcare.

The Learner Support Funds can help FE students with the costs of books, transport, and equipment and can be used to help pay childcare costs. For further information, contact the Student Support or Welfare Officers at your college or telephone **0845 602 2260**.

The level of grant may vary according to personal circumstances. It should not affect any benefits that you receive.

Don't forget that many colleges and universities have their own childcare facilities on site. The Disability Discrimination Act covers these nurseries but make sure that you are very clear about what your child needs and how any additional support can be provided.

The **National Union of Students** has a comprehensive range of fact sheets covering student finance and money matters. You can get more information on the National Union

of Students' website (www.nusonline.co.uk) or by phone on **020 7272 8900**.

NHS students

Using the NHS childcare scheme

AMRITA came to the UK from Iran as an asylum seeker. Her husband was arrested, tortured and died in Iran. She has two daughters, one of whom has a visual impairment. She has a son with mental health problems for which he is receiving treatment, but he is only able to attend school part-time. Amrita now has her right to residency confirmed. She has some training as a nurse, but no qualification that would be recognised in the UK. She is aware that she needs to improve her spoken and written English and would like to do an additional qualification so that she can work in a special care baby unit.

Amrita is pleased to find that her local college runs an English as a second language course and there is no charge. A local Carers' Group provides a crèche on site. She is introduced to a local support group for parents with a disabled child and to the RNIB, so that she gets the best possible advice about her daughter's visual impairment. RNIB give her information about NHS support for students and tell her about the NHS Childcare Scheme which can make a significant contribution to the childcare costs for parents interested in becoming nurses, midwives or physiotherapists. Her son is able to attend an after-school club and is making friends with his fellow pupils. She is accepted on a course and is doing well.

There is a new **Childcare Allowance** for NHS funded students to help with childcare costs during their study. If you are a parent and are interested in training as a nurse, midwife or physiotherapist, the NHS can make a significant contribution to the costs of any childcare.

Under the NHS Scheme, up to 85% of childcare costs will be covered. Remember that you can claim additional childcare costs if you have two or more children. The NHS Scheme helps with childcare costs for children under 15 (under 17 if they have a disability or special need). Ring **0845 009 2559** for further information.

'Care to Learn': support for the childcare costs of young learners

If you are under 19 and want to study on a publicly funded course in England, or are in work-based learning, but with unemployed status, you can get help with caring through 'Care to Learn'. 'Care to Learn' can pay for childcare costs while you learn, are on placement, study or travel. You must use a registered childcare provider. Find out more by ringing the Helpline on **0845 600 2809**.

Help from your employer

If you are working, but need time out (and childcare) in order to study, talk to your employer. Many employers will support staff who are studying on courses which are relevant to the workplace. You may be able to work flexi-hours or to take unpaid parental leave of up to 13 weeks. Some employers provide

childcare allowances or vouchers. Employer-provided vouchers are vouchers that your employer can give you to use to pay your childcare provider. You must use the vouchers for 'approved' childcare. Contact the Children's Information Service for further information or your local carers' centre. If you have queries about flexible working and home working, you can get useful information on the **Working Families** free legal Helpline on **0800 013 0313**. You can also get a useful information sheet from the **Daycare Trust** at www.daycaretrust.org.uk.

Career Development Loans

Using a Career Development Loan

MEGAN has cared for her 25 year-old daughter Suzie (who has Down's Syndrome) and her elderly mother for a number of years. She gave up her previous job in a bank five years ago because she could not cover their care needs reliably. Her mother has now died and Megan has decided that she needs to make some changes in her life. She wants to get a professional qualification which will enable her to work flexible hours and partly from home. She feels that she needs to 'refresh her skills' and gets a bursary from the Princess Royal Trust for Carers to attend a part-time 'refresher' course at her local college for women wishing to return to work. She is confident that she has 'plenty of years ahead for another career'. She decides to do a course in IT studies (which will build upon her earlier skills and employment) and aims to become an IT analyst. She identifies a local

course and applies to the Learning and Skills Council for a Career Development Loan. This is a deferred repayment loan to help learners pay for vocational learning or education. It can cover a wide range of costs. To reduce her costs in supporting Suzie, she arranges for her to attend some adult education courses at her college. Suzie is also keen to study and she uses a Direct Payment from the local authority to pay for some extra help in getting to and from the college.

Career Development Loans (CDL) are aimed at students of 18 and over who are doing a vocational course (education or training courses where you will acquire skills relevant to a specific job or career such as nursing or engineering). A Career Development Loan is a refundable loan for two years whilst students are in education or job related training. You can apply for a third year if the course requires one year in work training. The student will have to repay this loan, but not until one month after the course is completed. The Government pays interest on the loan during the course, so students only pay interest once they start repaying the loan. A Career Development Loan might affect benefit entitlement, so check with your benefit adviser first. For further information, ring the CDL Helpline on **0800 585 505**.

what about other educational opportunities?

Getting back into learning after 20 years

ALICE has been caring for her husband at home for 20 years following his head injury in a road traffic accident. She was feeling very depressed and isolated and wanted to 'do something with her life'. She heard about the City and Guilds 'Learning for Living' courses through her local Carers' Centre, but worried about how she could get support for her husband. She rang Carers UK and they suggested that she should request support at home through the Carers' Grant. She was offered the half day a week that she requested and is happy with the support offered. Her husband is safe and enjoys the new company. She has decided to continue learning and is now considering either a National Extension College 'Equal Access to Open Learning' course or study through the Open University. As a family carer and with a low income, she is eligible for concessions on fees. The local authority agrees to continue the use of her 'short breaks' to cover her coursework.

Many family carers enjoy learning for its own sake or want to develop new leisure activities. Others feel that they need to regain their confidence as adult learners after years out of study or employment. Adult education courses can help you develop new leisure activities and improve skills – and there are many opportunities to help you.

City and Guilds have developed the first qualification that is designed to help carers develop confidence and take the next steps to new opportunities. They will be running courses at a number of centres. **Learning for Living** is an online resource which carers can use anywhere. Details of both can be found on www.learning-for-living.co.uk.

Learndirect offers free online 'taster' courses in literacy, numeracy and computer skills. The BBC also offers free online courses in literacy, numeracy, computers, gardening, health, history, languages and nature. Many LEAs also offer free or discounted courses for adult learners on low incomes or living on benefits.

Some carers' organisations have developed partnerships with their local colleges so that a range of learning opportunities is offered, sometimes with childcare and transport covered. Some local authorities will also provide support through the Carers' Grant and regard courses as 'respite' or short breaks for carers. Talk to your local college, your carers' support groups and the Learning and Skills Council (LSC) to see what can be developed in your area.

are there other funding options?

Educational Trusts and Charities can give individual grants to adult learners. The **Educational Grants Directory** (Directory of Social Change) is a useful source of information and should be in most libraries. The **Educational Grants Advisory Service (EGAS)** can offer practical guidance and advice on funding for those studying in post-

16 education. Contact them on **020 7254 6251** or go to www.egas-online.org/fwa.

The Elizabeth Nuffield Educational Fund gives grants to women studying to improve their employment prospects. At present grants are given only to help with childcare costs, and the costs of care for other family members, to student mothers in higher education.

Extra help if you are a single parent. If you are a single parent, you may be able to get additional help with finding work, job training and childcare through the **New Deal for Lone Parents**. Call **0800 868 868** for further information.

Access to Learning Funds (known as **Financial Contingency Funds** in Wales) are available through your college and can provide extra financial help for students who need extra help in order to remain in higher education. Your college will decide whether you are eligible for this help and how much you might receive. Payments are usually made as grants, but can sometimes be made as loans. Check arrangements with your college.

Carers' Grants are discretionary grants made by local authorities that receive annual government funding through the National Carers' Strategy. Carers' grants can cover a wide range of family carers' needs for additional support for access to leisure and learning. A growing number of local authorities are giving grants to support family carers who are adult learners. Talk to your local Carers' Centre or to Carers UK or the Princess Royal Trust for Carers for further details (contact details are shown at the back of this guide).

understanding the law: what are you entitled to as an adult learner and family carer?

what help can you get from your local authority?

Local authority social services departments are expected to provide a range of services for disabled children (including childcare and short breaks) under Section 17 of the Children Act 1989. To get help with childcare, you will need an assessment. This assessment will address your needs as a family carer and those of your child. You can ask for childcare to give you a break, to provide play and leisure opportunities for your child or to help you work. But your local authority can charge you for services and they may have limited resources with which to help you. Make absolutely sure that you state:

- **why** you need an assessment of your own needs as a carer;
- **why** you want childcare;
- **what** type of childcare you need;
- **how** childcare will benefit your child. Don't forget that there are strong messages from research that high quality childcare is good for children – they learn and develop and make friends. A lot of childcare (like after school clubs) offers fun and a social life in a safe and supportive environment. This is particularly important for disabled children and young people who can be socially isolated.

Local authorities also have duties under the NHS and Community Care Act 1990 and the Chronically Sick and Disabled Persons Act 1970 with regard to assessment and provision of services for disabled people and family carers. This service provision can include short breaks, daycare, provision of transport and equipment. Consult your local carers' group or your local authority to find out what is available locally.

Very importantly, whether you are the carer of a child or a dependent adult, make sure that you ask for a Carer's Assessment. Remember that you and your child or relative have a right to separate assessments. Also, make sure that you are very clear about what your needs are and what services might meet them. It is a good idea to talk to organisations like Contact a Family, Carers UK or the Princess Royal Trust for Carers to make sure that you get the best out of your assessment. And don't forget that the Carers (Equal Opportunities) Act 2004 strengthens your rights as a carer when you ask for support in order to study, work or enjoy leisure opportunities (which can include learning!). Local authorities should carry out a carer's assessment on request.

The Community Care (Direct Payments) Act 1996 and the Carers and Disabled Children's Act 2000

These Acts say that you can ask your local authority for a Direct Payment if you are the parent of a disabled child, a disabled young person aged 16-17, or a disabled adult. Direct Payments can only be made after an

assessment. But they mean that you may be able to receive a cash payment from your local authority with which to purchase your own services. You can use a Direct Payment to provide extra help for your child in a nursery or other setting or pay for somebody to come to your house and provide care or transport. Some families use Direct Payments to enable their disabled child to attend a leisure centre or a holiday play-scheme whilst they study.

Family carers cannot apply for Direct Payments in their own right. But adult learners may get the support they need if their adult relative uses Direct Payments to attend adult education, leisure or other services while they study. Many disabled people also use Direct Payments to provide personal care while their relatives are studying or working.

Many local authorities now have Direct Payment Schemes that help disabled people (and family carers) to manage the money and find the right services.

Read ***A Parent's Guide to Direct Payments*** for further information. This is available free from the **Department of Health** (telephone: **08701 555 455**) or you can download a copy (and other information on Direct Payments for adults) from the Department's website at: www.doh.gov.uk/directpayments/index.htm. This website also gives advice on direct payments for disabled adults, as well as useful information on employing carers and advice on references, contracts and payment.

You can get more information and practical advice on direct payments for adults through

your local **Independent Living Centre** (see 'useful information').

the Carers (Equal Opportunities) Act 2004

From 1st April 2005, the Carers (Equal Opportunities) Act 2004 gives family carers new rights. When your local authority carries out a carer's assessment, it must now consider whether you want to work, study or enjoy leisure activities. The Government has increased the level of the Carers' Grant this year, so make sure that:

- You know what services and support for family carers are available in your area. Get in touch with local parent support groups and carers' organisations. You can ring the helplines at Contact a Family, Carers UK, MENCAP, the Princess Royal Trust and other organisations (see index at back of this booklet) to check out how you can use this new legislation.
- Make sure that you and other families tell your local authority what you need. Ask for a Carer's Assessment. Remember that good quality accessible play and leisure services can also provide 'childcare', 'short breaks' or family support for you, and offer friendship and fun for your family members. 'Short breaks' do not necessarily mean that your relative goes away overnight. Many families say that studying is a wonderful break from caring, because they can make new friends and acquire new skills. And the person you care for can also enjoy a range of activities while you study or work.

the Disability Discrimination Acts 1995 and 2005: what they mean for family carers

The Disability Discrimination Act 1995 [DDA] gives disabled people rights to the way in which they receive goods, services or use facilities. The DDA covers all services, whether provided by the commercial, voluntary or public sectors. Service providers are expected to make 'reasonable adjustments' to enable a disabled person (child or adult) to use their services, for example through:

- making changes to the physical environment;
- providing personal assistance;
- or changing the way in which they offer a services.

Education services (early years, school, further, higher and adult education) are all covered by the SEN and Disability Act 2001. This Act amends the DDA, introducing a new Part 4 into the DDA to include education. Childcare, after-school clubs and sporting and leisure activities are also included within the DDA duties.

Services can take a number of factors into account in deciding whether they can make the necessary adjustments to their service in order to include a disabled person. But they must demonstrate that they themselves have taken 'reasonable steps' to support access and inclusion. And, most importantly, they must not treat a disabled child or adult 'less favourably' than a non-disabled person for a reason related to their disability. To find out more about the DDA, go to the **Disability Rights Commission's** website at www.drc-gb.org

where you can download a range of useful leaflets and publications. You can also ring their helpline on **08457 622 633**.

Remember that from December 2006, all public services will have additional duties under the Disability Discrimination Act 2005. This Act amends the DDA and requires all public service providers actively to promote equality of opportunity for disabled people. The majority of public services will be required to produce **Disability Equality Schemes** (with action plans) to demonstrate how they will progressively improve equality of opportunity for disabled people. Although the DDA does not cover family carers (unless they are disabled), high quality and accessible childcare, leisure, transport and other services will benefit both disabled people and their families. Also, many disabled children and adults are students themselves or use childcare or other facilities while their relative studies. As a family carer, make sure that your views (and those of any local support group or carers' organisations) are known when the new arrangements are in place.

the Employment Act 2002

Sometimes finding the time to study is the biggest problem facing adult learners. The Employment Act 2002 amends the 1996 Employment Act (ERA) to give parents the right to request flexible working and parental leave. If you have children under 6 (or under 18 if they are disabled), you can apply for flexible working. You can also request flexible parental leave. You can find further details about how to apply for flexible working or parental leave on the Department of Trade and Industry (DTI)

website. Go to www.dti.gov.uk or www.tiger.gov.uk (an interactive website) for further information. The Equal Opportunities Commission also produces useful information leaflets. Go to www.eoc.org.uk. Although these new rights currently apply only to parents of children, the Government is considering extending them to family carers of adults or older people. Keep in touch with the DTI or Equal Opportunities Commission websites.

and a final thought...

Always make sure that you check what is available locally. Many local authorities and some voluntary organisations can give extra help to adult learners. Most importantly, keep in touch with local parent and carer support groups and carers' centres. Together you can negotiate with your local authority and improve the range of provision. Remember too that information and shared experiences matter – for your child or relative, as well as for yourself. As one parent in our survey commented:

“It was so difficult to get back into education and training when my [disabled] son started school. But I knew that I wanted to do it, for him as well as for myself. Looking back, I am sad that I didn't find out enough about the help which was available. Now I know that information is power! And I also know that we need to 'market' support for adult learners so that local authorities know how important education and training are to all of us as a family. So often people think we've no ambition – and no real contribution to make. But we've got good local provision now. Some of us have Direct Payments and we are organising our own support. But we've still a long way to go to get adult learners the respect they deserve.”

useful information

contact details for organisations and websites that can give you further information.

4Children: information on school-based care, out of school and holiday clubs in your area. Ring them on **020 7512 2112** for advice. www.4children.org.uk

Career Development Loans: can help students who are doing a vocational course. The loan can last for two years and can include childcare costs. Contact **0800 585 505** for further information.

Care to Learn: a government initiative to help young learners with their childcare costs. Ring the helpline for further information on **0845 600 2809**.

Carers UK: provides information and advice to carers (and professionals working with carers) through its Carers Line (**0808 808 7777**). Carers UK can put you in touch with local carers' groups and activities. www.carersuk.org

ChildcareLink: ring **0800 096 0296** for childcare options (including childminders, nurseries, etc.) which can provide good care for children with disabilities or special educational needs. Also gives information on help from your employer in paying for childcare.

Children's Information Service: your local Children's Information Service can provide

advice on childcare options in your area and also give advice on local arrangements to help with childcare costs. Call **0800 096 0296** for further information.

City and Guilds Learning for Living

Courses: details of the City and Guilds Centres which are running the programme are available on their website.

www.learning-for-living.co.uk

Contact a Family: national organisation with local groups providing information and advice to parents of disabled children. Their helpline can be accessed on **0808 808 3555**.

www.cafamily.org.uk

Daycare Trust: national organisation giving information on childcare, offering advice on funding childcare (including childcare vouchers) and childcare for disabled children.

www.daycaretrust.org.uk

Department of Trade and Industry (DTI):

for information on flexible working, maternity/paternity leave, childcare vouchers, etc.

www.dti.gov.uk/workingparents

Directory of Social Change: a practical guide to grants from over 2,500 trusts and charities. Phone: **08450 77 77 07**.

Disability Alliance: publishes an annual Disability Rights Handbook (an authoritative guide to disability benefits and allowances) and regular bulletins.

www.disabilityalliance.org

Disability Rights Commission: can provide information and advice on childcare providers' duties under the DDA, with useful information on creating accessible childcare environments. Call their helpline on **08457 622 633**.
www.drc-gb.org

Early Support Programme: the Early Support Programme is a national programme providing a range of tools to support parents of young disabled children and the professionals and services working with them. Pathfinder programmes are running in a number of local authorities.
www.earlysupport.org.uk

Elizabeth Nuffield Educational Fund: can offer grants to support women studying to improve their employment prospects.
www.nuffieldfoundation.org

Family Fund: can give individual grants for specific items that are needed by families caring for severely disabled children under 16. More details are available on their helpline on **0845 130 4542**.
www.familyfund.org.uk

Family Welfare Association: can provide grants (applications must be made by a social worker).
www.fwa.org.uk

Inland Revenue Tax Credit Helpline: can give you information on anything to do with tax credits on **0845 300 3900**.

Jobcentre Plus: for information on a wide range of employment and training issues

(including childcare when you are training or starting a new post).
www.jobcentreplus.gov.uk

Kidsactive: runs a number of play and leisure schemes for disabled children and can advise on services across the country.
www.kidsactive.org.uk

Learndirect (the national learning website): offers a range of information on courses and funding issues.
www.learndirect.co.uk

Learner Support Funds: help FE students with the costs of books, equipment, etc. and can help pay childcare costs. Contact your LEA to get information on local arrangements or ring **0800 100 900**.

MENCAP (the national organisation for family carers and people with learning disabilities) has local groups and provides a range of information and advice services. Ring their helpline on **0808 808 1111** (England).
www.mencap.org.uk

National Centre for Independent Living: for further information on Independent Living Centres, their role and location.
www.ncil.org.uk

National Childminding Association: can advise you on choosing a childminder, and on local services and financial support for childcare.
www.ncma.org.uk

National Extension College: runs an Equal Access to Open Learning Scheme which can offer concessions on courses for carers who are on low incomes.

www.nec.ac.uk

National Grants Directory: published by the Directory of Social Change.

www.dsc.org.uk

National Union of Students: local branches and a national information and advice service for all students (including childcare).

www.nusonline.co.uk

New Deal for Lone Parents: call **0800 868 868** for information on finding work, job training or childcare.

NHS: support for childcare and information on the new Childcare Allowance for NHS funded students. Phone **0845 009 2559**.

NIACE (National Institute of Adult Continuing Education): promotes lifelong learning and has a particular interest in helping carers to access education.

www.niace.org.uk

The Open University: offers flexible learning and give concessions on courses to students on benefits or with very low incomes.

www.open.ac.uk

The Princess Royal Trust for Carers: runs a number of carers' centres and services and can offer bursaries for learning.

www.carers.org

SKILL (formerly the National Bureau for Handicapped Students): can give useful advice on courses and financial support for disabled students in further and higher education.

www.skill.org.uk

Sure Start Unit (the Government programme for Sure Start centres and for information on the Childcare Strategy): you can download free leaflets on childcare for disabled children and young people and a new booklet called *Looking for Childcare*.

www.surestart.gov.uk

Tax Credit Helpline: you may be able to get help paying for childcare. Information on Child Tax Credit and Working Tax Credit is available via the Tax Credit Helpline on **0845 300 3900**

www.taxcredits.inlandrevenue.gov.uk

Trades Union Congress: runs the 'Know Your Rights' Helpline on **0870 600 4882** for information on parents' and fathers' rights in employment.

Working Families: provides information and support to parents. They have special information on childcare and disabled children and support a network of working parents with a disabled child or young person. Call their Helpline on **0800 013 0313**

www.workingfamilies.org.uk

Worktrain the national jobs and learning website.

www.worktrain.gov.uk

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Philippa Russell,
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The Nuffield Foundation
28 Bedford Square
London WC1B 3JS
www.nuffieldfoundation.org

Further copies of this guide can be obtained from:

The Elizabeth Nuffield Educational Fund

tel: 020 7631 0566

fax: 020 7323 4877

email: enef@nuffieldfoundation.org • **website:** www.nuffieldfoundation.org