

# Information for Working Carers During Covid-19 Crisis

*Please note: The information contained in this document is subject to frequent change as a result of the rapidly changing Corona Virus situation. At all times, carers are advised to follow official government advice.*

## Section 1: Working from home – Information for carers

**Options available to employees vary from employer to employer according to your contract and your organisation's policies so it is important to discuss your situation with your employer.**

Do I have the right to work from home if I want?

Government advice to any employee who is concerned about going into work for fear of catching the coronavirus and/or passing it on to their cared for, is that they should speak to their employer about working from home or taking leave. But **please note an employer does not have to allow home working.**

An employee who refuses to attend work without a valid reason may face disciplinary action.

**Employees who believe they are in a high risk category, or have received a letter from the NHS to say they should 'shield' themselves should speak to their employer as soon as possible.**

**I am working from home. What should my employer and I be doing to help?**

**Current government advice is to work from home wherever possible.**

Homeworking arrangements need to be agreed with your employer and may involve a written agreement to ensure that all parties are clear on what has been approved. Your normal employment terms and conditions apply while working from home on a temporary basis.

**Your employer should:**

Pay the employee as normal for work done at home.

Keep in regular contact and support the employee adjust and check systems are working. This includes making sure the employee can work from home safely and ensuring that any equipment or technology is safe to use.

Check on the employee's health and wellbeing

Government guidance states that employers should reimburse certain homeworking expenses; these may include internet costs and additional household expenses such as gas or electricity charges.

**Employees have a duty to:**

Take reasonable care of their own health and safety.  
Inform their employer of any homeworking arrangements that need to change.

ACAS advice on working from home: HYPERLINK "<https://www.acas.org.uk/coronavirus>"  
<https://www.acas.org.uk/coronavirus>

## **What can I do if it's difficult for me to work from home?**

Some carers may be asked by their employer to work from home, but find it difficult due to their caring situation. Every situation is different and your options will depend on your organisation's policies and your contract of employment .

Options that you could discuss with your employer include:

### **Corona Virus Job Retention Scheme or Furlough**

This is the new temporary scheme announced by the UK government through which employers can apply for up to 80% of an employee's wages in order to prevent them from being laid off.

This is a temporary lay off for employees who are unable to work either because they can't work from home or they cannot do their job in the current circumstances, eg they work in manufacturing and need access to specialist equipment.

Employers can claim 80% of an employee's wages, to a maximum of £2500 per month. They can choose to top up the difference between this payment and an employees salary, but do not have to. The scheme is accessed through employers, so the company needs to offer this option. Employers have the right to lay off employees or make them redundant without applying for this funding. Furloughed workers remain employed during the period.

If you have been made redundant because of coronavirus you can be rehired and furloughed.

You cannot be furloughed while receiving sick pay or self isolating.

Employees must be furloughed for at least 3 weeks.

To be eligible employees must have been on the payroll on 28<sup>th</sup> February 2020.

Government information on furloughing for employees: HYPERLINK "<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>"  
<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>

Check if you could be covered by Corona virus job retention scheme:

HYPERLINK "<https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>"  
<https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>

## **Taking annual leave**

You can take annual leave as normal during this period, providing it is approved by your employer.

When workplaces return to normal there may be a focus on meeting targets, so employers may not be able to approve all requests for annual leave.

### **Right to time off for emergencies**

Carers have a right to take a 'reasonable' amount of time off from their job to deal with unforeseen circumstances.

Time off is likely to be unpaid, though some employers may offer paid leave

Emergencies include:

Disruption of care arrangements

Illness of dependent

Time to arrange care for a dependent

Government information on time off for dependents : HYPERLINK "<https://www.gov.uk/time-off-for-dependants>" <https://www.gov.uk/time-off-for-dependants>

### **Parental Leave**

Applies to parents who have worked for the same employer for 12 months.

Parents with children under 18 are entitled to 18 weeks leave per child, to be taken before the child reaches 18.

Leave is likely to be unpaid unless your employer is willing to give paid time as a contractual right.

Government advice on applying for parental leave: HYPERLINK "<https://www.gov.uk/parental-leave/entitlement>" <https://www.gov.uk/parental-leave/entitlement>

### **Flexible Working**

Carers who have been employed for 26 weeks have the right to request flexible working.

Flexible working may include reducing or changing working hours, staggered hours or compressed hours.

The employer can refuse the request if they feel it is not in the interests of the company. The employee can appeal – but this all takes time.

Changing hours will affect, pay, pensions and annual leave entitlement.

**The CReate team at Carers' Resource can advise you on how to put together a flexi work request.**

Government advice of requesting flexible working: HYPERLINK "<https://www.gov.uk/flexible-working/applying-for-flexible-working>" <https://www.gov.uk/flexible-working/applying-for-flexible-working>

## **Section 3: Information for carers who work out of their home**

### **Who is an essential worker?**

Some people work in essential jobs outside the home. There is no exact list of what counts as essential work but the Department of Education has listed the following roles as key/essential work for the provision of school places for the children of these workers.

### **Health and social care**

Doctors, nurses, midwives, paramedics, social workers, care workers, and other frontline support and specialist staff in the health and social care sector.

### ***Education and childcare***

Childcare, support and teaching staff, social workers and those specialist education professionals who must remain active during the COVID-19 response.

### **Key public services**

Those essential to the running of the justice system, religious staff, charities and workers delivering key frontline services, those responsible for the management of the deceased, and journalists and broadcasters who are providing public service broadcasting.

### **Local and national government**

Local and national government workers in admin roles “essential to the effective delivery” of the Covid-19 response or delivering essential public services, including payment of benefits.

### **Food and other necessary goods**

Those involved in food production, processing, distribution, sale and delivery, as well as those essential to the provision of other key goods (i.e. hygienic and veterinary medicines)

### **Public safety and national security**

Police and support staff, Ministry of Defence civilian staff and armed forces personnel, fire and rescue staff, and workers responsible for border security, prisons and probation.

### **Transport**

Those keeping air, water, road, and rail passenger and freight transport modes operating

### **Utilities, communication and financial services**

Workers in banks, building societies and financial market infrastructure, the oil, gas, electricity and water sectors (including sewerage), IT, staff working in civil nuclear, chemicals, telecommunications, postal services and delivery, payments providers and waste disposal sectors.

HYPERLINK "<https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision>" <https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision>

**What if the person you live with is classed as extremely vulnerable and you work outside the home?**

NHS England has identified people who are classed as extremely vulnerable who are at high risk of severe illness because of an underlying health condition and will be contacting them directly to provide advice.

If at all possible all interaction between the clinically vulnerable person and others should be minimised as much as possible. If possible stay apart from the vulnerable person. If you share a kitchen or bathroom avoid using it at the same time, avoid sharing utensils and clean all facilities after each person has used them.

If the person you look after is solely dependent on your care, you are advised to stay at home with them and ask others for help to deliver shopping and medication or to organise alternative care for them and stay apart.

Discuss your options with your employer.

Guidance on how to shield the extremely vulnerable is given here:

HYPERLINK "<https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19>" <https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19>

## **What if the person you care for has symptoms of Covid-19 and has to self-isolate?**

If you live with somebody who has symptoms, you must follow the self isolation rules yourself. You must not go out to work or for any other reason. Inform your employer that you need to self isolate.

You do not need to get a note from your GP but you can get a self isolation note to give to your employer online here.

HYPERLINK "<https://111.nhs.uk/isolation-note/>" <https://111.nhs.uk/isolation-note/>

HYPERLINK "<https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/>" <https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/>

If you are unable to follow the guidance already published due to the specific care needs of the person you care for, you should take every precautionary measure as outlined by the government to protect yourself.

HYPERLINK "<https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance/stay-at-home-guidance-for-households-with-possible-coronavirus-covid-19-infection>" <https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance/stay-at-home-guidance-for-households-with-possible-coronavirus-covid-19-infection>

## **Section 4: Information for self-employed carers**

Financial support is to be made available to self employed people whose income has been affected by the coronavirus pandemic, though it won't be available until the end of June to allow time for anyone who hasn't yet submitted their tax return to do so.

### **Government information on claiming a grant for self employed people:**

HYPERLINK "<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>" <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

#### **What is the scheme?**

Self-employed workers will be able to apply for taxable grants worth up to 80% of their average monthly profits

Grants will be capped at £2,500/month

Grants will start to be paid at the beginning of June, as a taxable lump sum covering March, April and May with decision to be announced that it may be extended

#### **Who will be eligible for the scheme?**

You must earn more than half of your total income from self-employment.

Average annual trading profit must be less than £50,000

Government guidance says your average annual trading profit will be calculated from either your 2018/19 tax return or the average of your 2016/17, 2017/18 and 2018/19 tax returns

You must have filed a tax return for 2018/19

You must have been self-employed prior to 6 April 2019

#### **Who is NOT be eligible for the scheme?**

Those with average annual trading profits of £50,000 or more are not eligible

Those who have become self-employed since April 2019 and so haven't filed a tax return yet

If you're a company director and pay yourself a salary or dividends you won't be covered by this scheme, but you could get support through the [Coronavirus Job Retention Scheme](#) for employees if you operate pay-as-you-earn schemes.

### **How do you apply to the scheme?**

Those eligible will be contacted directly by HM Revenue & Customs – the Government hasn't said when this'll be, only that it will happen "once the scheme is operational"

At that point you'll be asked to fill in an online form, and the grant will then be paid directly into your bank account

There's no need to contact HMRC now as there's nothing you can do to apply at this stage

### **If you are not eligible for the scheme what are your other options?**

You can apply for a '**business interruption loan**' offers access to loans, overdrafts, invoice finance and asset finance of up to £5 million for up to six years

The Government could also give you a 'business interruption payment' to cover the first 12 months of interest and fees on the loan

The scheme is now open for applications, and is offered by all major banks

You can defer income tax payments. If you have income tax payments due in July 2020 under the self-assessment system, you can defer them until January 2021

You can access universal credit in full. The Government has removed the 'minimum income floor' to the universal credit benefit, and will be boosting the standard allowance from Monday 6 April – meaning a single person aged over 25 could get a standard monthly allowance of £409.89

Remember the information provided is correct at time of writing but could change as time progresses.

### **Links to further information and help:**

HYPERLINK "<https://www.moneysavingexpert.com/>" -" **<https://www.moneysavingexpert.com/>** - including HYPERLINK "<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>" **[Coronavirus Financial Help & Rights guide](#)**

**Government information on claiming a grant for self employed people:** HYPERLINK "<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>" **<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>**

## **Section 5: Benefits**

People affected by coronavirus might be able to claim benefits or get more money on their current benefits.

### **Universal Credit**

Universal Credit is a benefit which is available to many employed and self-employed workers,

either because of a low income or if they're unemployed (including if they were on a higher income, but that income has now either stopped or been reduced). From 6/4/2020, if you're single and 25 or over, you can get a monthly standard allowance of up to £409.89.

You may get more or less than the standard allowance dependent on your earnings (and your partner's if you live with them), if you are a carer or you've got children, and other factors. If you or your partner have combined savings of more than £6,000 you'll get less universal credit, and if your household has got savings of £16,000 or over you won't be eligible for universal credit at all.

Some people could get Universal Credit if they are self-isolating on government advice

If they don't qualify for Statutory Sick Pay or Employment and Support Allowance; or they need additional help on top of Statutory Sick Pay or New-style ESA.

There is a delay in processing first payments of Universal Credit currently. However, help is available from day one through a Universal Credit Advance Payment. Advance payments have to be paid back. People who need to claim Universal Credit because of Coronavirus will not have to produce a fit note.

Universal Credit is claimed online [HYPERLINK "https://www.gov.uk/universal-credit/how-to-claim"](https://www.gov.uk/universal-credit/how-to-claim) \l "content" <https://www.gov.uk/universal-credit/how-to-claim#content>

People who claim Universal Credit because they are sick with coronavirus or are self-isolating on government advice will be treated as having [HYPERLINK "https://www.turn2us.org.uk/Benefit-guides/Universal-Credit/Additional-Elements-of-Universal-Credit"](https://www.turn2us.org.uk/Benefit-guides/Universal-Credit/Additional-Elements-of-Universal-Credit) Limited Capacity for Work. This means they will be entitled to a [HYPERLINK "https://www.turn2us.org.uk/Benefit-guides/Universal-Credit-income-and-capital/Earnings"](https://www.turn2us.org.uk/Benefit-guides/Universal-Credit-income-and-capital/Earnings) work allowance.

## **Employment Support Allowance (ESA)**

Some people may be able to get new-style Employment and Support Allowance:

If they are a self-employed person self-isolating on government advice and not working, or

if they are an employee self-isolating on government advice and not working and they usually earn less than £118 per week

This is available from day 1 of self-isolation. New-style ESA is based on National Insurance contributions. This means the applicant will need to have been working for most of the period between April 2017 and April 2019. People who need to claim ESA because of coronavirus will not have to produce a fit note. This benefit can be claimed alongside Universal Credit and is paid fortnightly.

To claim new-style ESA phone the Universal Credit helpline - 0800 328 5644 (choose option 2). The helpline is currently experiencing exceptionally high volumes of calls so the advice is to be patient and persevere, however you may be on hold for a couple of hours.

### **Statutory Sick Pay (SSP)**

Employees who need to self-isolate and are not working should get SSP from their employer. You can only get this if you usually earn more than £118 per week. This is available from day-one of self-isolation. People on zero hours contract can still get SSP.

Claimants on sickness and disability benefits will not be required to attend face-to-face assessments for three months from 16 March 2020. The DWP has suspended all face to face appointments at Jobcentres for three months from 19 March 2020. Jobcentres will still remain open for those who need appointments, but the DWP is aiming to help most people online and over the phone.

Citizen's Advice Bureau's Help to Claim service - HYPERLINK "tel:08001448444" 0800 144 8444 - can support people with their application and undertake a better off calculation over the phone, as making a new or joint claim may have an impact on other benefits received by the household.

Turn2Us website also has an online benefit calculator. Information about savings, income, pension, childcare payments and any existing benefits for the entire household will be needed.

HYPERLINK "<http://www.benefitscalculator.turn2us.org.uk/AboutYou>" [www.benefitscalculator.turn2us.org.uk/AboutYou](http://www.benefitscalculator.turn2us.org.uk/AboutYou)

### **How the CReate Team at Carers' Resource can help you:**

The CReate Team at Carers' Resource provides tailored information, advice and guidance on a wide range of issues around employment and caring.

During these exceptional circumstances we are available to discuss your employment options and to advise where we can on issues around caring and working through the Corona virus crisis.

If you would like to speak to us for information, advice and support we are happy to offer a listening ear even if you just want to let off steam.

**Contact Carers' Resource today to request contact with your local CReate team:**

**Bradford District T: 01274 449660**

**Craven District T: 01756 700888**

**Harrogate District T: 01423 500555**

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[create@carersresource.org](mailto:create@carersresource.org)