Factsheet 7



Benefits in work

Information on the financial help available when in work

If your pay is low or you are in part-time work

You may be entitled to these means tested benefits (note other rules apply):

- Universal Credit. For details visit www.newcastle.gov.uk/universalcredit
- Or these benefits which are being replaced by Universal Credit:
 - Housing Benefit to help with your rent payments. Phone Newcastle City Council on 0191 278 7878 or visit www.newcastle.gov.uk/benefits-and-council-tax
 - Working Tax Credit if you work above a certain number of hours. Phone HM Revenue & Customs (HMRC) on 0345 300 3900 or visit www.gov.uk/browse/benefits/tax-credits
 - Universal Credit call 0800 328 5644 or visit <u>Universal Credit: What Universal Credit is GOV.UK (www.gov.uk)</u>

You may also be entitled to:

- Council Tax Reduction from your council see Housing Benefit above
- Help with prescriptions, glasses and other health costs. If your income is too high to get free help you can claim help on 'low income' grounds. Use the form HC1, which you can get from places like the chemist, or visit www.nhs.uk/healthcosts
- **Discretionary Housing Payment** to help with your rent payments if you receive Housing Benefit or Universal Credit housing costs and are in financial hardship. Phone Newcastle City Council on 0191 278 7878 or visit www.newcastle.gov.uk/benefits-and-council-tax
- **Help with a mortgage.** See <u>www.moneyhelper.org.uk/en/homes/buying-a-home/government-help-if-you-cant-pay-your-mortgage</u>

If you have disabilities, ill health or are a carer

If you have care or mobility needs because of disability or ill health you may be able to claim **Personal Independence Payment**, even while you are working. It depends on what needs you have and is payable in addition to the above benefits. Carers may be able to claim extra benefit too, for example **Carers Allowance** if earnings aren't too high. Getting such benefits may also increase other benefits such as Housing Benefit or Tax Credits. Phone the Department for Work and Pensions (DWP) on 0800 917 2222 or visit www.gov.uk/financial-help-disabled

You can also do some limited work whilst claiming the sickness benefit **Employment and Support Allowance (ESA)** called 'permitted work'. You can also work whilst claiming Universal Credit. Visit www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/benefits-for-people-who-are-sick-or-disabled

If you are injured at work

Depending on the injury, you may be able to claim **Industrial Injuries Disablement Benefit**. Contact your trade union for information about this and other similar help or visit www.gov.uk/industrial-injuries-disablement-benefit





If you have children

In addition to **Child Benefit**, you may also be entitled to **Child Tax Credit** or **Universal Credit**, **free school meals** from the Council and **help with childcare costs** included in Working Tax Credit or Universal Credit. Phone HMRC on 0345 300 3900 or visit www.gov.uk/help-with-childcare-costs and www.newcastle.gov.uk/universalcredit

If your wages go up or down

Changes in income or family circumstances may affect any benefits you are getting. If this happens, you must tell the office paying you the benefit to avoid problems happening further down the line with an overpayment or underpayment. The contact details will be on the letters you have received about your benefits. For Universal Credit you can do this via the online 'journal'.

If you are starting work

To find out how much better off you may be when you start work you can get a 'better off calculation' online www.newcastle.gov.uk/benefitcalculators. Or ask one of the advice services listed below.

If you receive certain benefits you may get help when starting work, such as Housing Benefit continuing at the same rate for the first four weeks of a job. Visit www.gov.uk/moving-from-benefits-to-work/support-when-you-start-working

If you leave work

If this happens, you may be able to claim the following:

- Universal Credit usually. For more details visit www.newcastle.gov.uk/universalcredit
- Council Tax Reduction, to help with your Council Tax bill
- Contribution based JSA or Contributory ESA known as 'new style' JSA or ESA in Universal Credit areas. They are not means tested and depend on national insurance contributions
- Help with mortgage interest as described on page 1
- Disability benefits as described on page 1

Be careful of being 'sanctioned' for leaving a job without good cause – see our 'avoiding sanctions'. More details from www.newcastle.gov.uk/benefitinformation

If you fall sick or pregnant or adopt whilst at work

You may be able to claim:

Statutory Sick Pay, Statutory Maternity Pay, Paternity Pay, Statutory Adoption Pay, Maternity Allowance or Shared Parental Pay. Contact your employer or visit https://www.gov.uk/browse/working/time-off

Know who to contact

If you have problems with claiming any of this help, these services may be able to help:

- Your Homes Newcastle (YHN) tenants can contact an Advice and Support Worker at their nearest Housing Services office, or phone 0191 278 8600 or visit www.yhn.org.uk
- Citizens Advice Newcastle phone 0808 278 7823 or visit www.citizensadvice-newcastle.org.uk
- Newcastle City Council's Welfare Rights Service phone the public advice line on 0191 277 2627 (Monday to Friday, 9.30am to 12 noon)
- Advice services in Newcastle and more are listed on Newcastle City Council's website <u>www.newcastle.gov.uk/benefitcontacts</u>

For other help and support in work

Contact your trade union or visit www.tuc.org.uk

This information sheet was produced by Newcastle City Council's Active Inclusion Service. It can be found on the webpage www.newcastle.gov.uk/benefitinformation

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