

MONTHLY QE STAFF ADVICE BULLETIN

ISSUE 4: IN-WORK BENEFITS AND TACKLING CHANGE

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Welfare support is for people who are working too

You don't have to be unemployed to claim welfare benefits and other types of support. Many benefits are designed to top-up your income or help with specific needs within your household whether you're working or not, so if you're facing a change, it's best to check out what you're entitled to without delay.

Universal Credit is the most common of the so-called 'in-work benefits', with more than a third of people in Gateshead who are claiming Universal Credit also receiving a wage, according to Government data. 'UC' is designed to top up your household income under a pre-determined threshold and can contribute towards your housing costs or the cost of raising your children and caring for a loved one. If you are already claiming Universal Credit, this claim is highly likely to be affected by a change in your household circumstances, so understanding what that could mean to you is really important too.

A lesser-known benefit is New Style Employment Support Allowance which is designed to help people with long-term medical conditions or disabilities and is commonly claimed when your employer's sickness payments and Statutory Sick Pay has ended. If you or someone you know finds themselves off work for an extended period, this is a benefit you should definitely explore.

Help for people in need is also not just confined to welfare benefits. So, for example people a claim for Child Tax Credits or Universal Credit can trigger other support schemes. This means if you have a child under 4 years old, or are at least 10 weeks pregnant, you may be eligible for free vitamins and Healthy Start vouchers for milk, fruit, vegetables, and infant formula milk.

Remember, looking at your options does not mean you have to make a claim, but it's always good to know what you might be entitled to so you can decide.

Check your entitlements with our online tool

Just to give you an idea of what might be available to you, you can use our [free online benefits calculator](#) to get an estimate of any benefits or tax credits you may be able to claim.

This won't necessarily give you the full picture, so if you'd like to talk through your options, contact your Citizens Advice Gateshead social welfare adviser for further help.

Get on top of change as quickly as you can

We all face change at some time or another. Sometimes this is planned, like the arrival of a new baby, or a decision to look for childcare so you can increase your hours at work. Other times the change just comes out of the blue, such as a member of your household suddenly becoming unemployed or getting a job after a period of unemployment. Maybe a family member has become unwell or needs a higher level of care that you weren't expecting, or you've ended or started a new relationship.

Whenever there is a change in your personal circumstances it really is best to get on top of it as quickly as you can, and if this results in a drop in your household income you may be able to claim welfare benefits to help you to stabilise the situation or find other ways to help you to cope. Here are some examples:

A new arrival

So when it comes to a new baby arriving, your outgoings are going to change radically, but the support available to you will change too. For example, if you currently claim Universal Credit, you might now be eligible for the child element of the benefit, as well as Child Benefit. When your child becomes a little older, you may be able to claim help with their childcare costs if you claim Universal Credit or Working Tax Credit.

Absence from work

If you need to take time off work for health reasons, you might be able to claim Universal Credit or New Style Employment Support Allowance – which can also top up your National Insurance contributions to avoid a gap while you're not earning a wage. (You would still be technically employed, just not working or earning.)

Drop in household income

If someone in your household loses their job, or has their hours cut, your overall income may drop to a level where you qualify for Universal Credit. You may also qualify for Council Tax reduction (If you live in Gateshead, you can read about that [here](#))

Your social welfare advice team at Citizens Advice Gateshead can help you check things out, so you don't miss out.

Check you're still entitled

There are many changes in circumstances that can affect your financial position as well as those listed above. You might have to start caring for an elderly parent, or have an adult child return from university,

If you're already claiming benefits, you should check whether the change in your circumstances has changed what you're entitled to as soon as possible, because the last thing you want to happen is to have to repay any money you've already received. You can find out more about which changes count [here](#).

For direct access to social welfare advice from your Citizens Advice Gateshead team, email gestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.