
Benefits

Out of work benefits

Use the **Online Benefits Adviser** www.direct.gov.uk – to find out what benefits, pensions and credits could be claimed, what you may be entitled to, and when to claim.

- **Jobseekers Allowance**
 - for people who are looking for work
- **Employment Support Allowance**
 - for people who cannot work because of illness or disability
- **Child Tax Credit and Working Tax Credit**
- **Housing Benefit and Council Benefit**
- **Mortgage Interest Payments**

How to make a claim

- **Online** - www.direct.gov.uk/benefits - **Jobseekers Allowance** can be claimed online. The Online Benefit Adviser can also give you advice on when to claim. Once your claim has been made, a Jobcentre Plus Adviser will contact you to make an appointment at your local Jobcentre.
 - **Telephone*** - **Jobcentre Plus** 0800 0 55 66 88 (Text phone: 0800 023 4888) – an operator will guide you through the process of making a benefit claim and book an appointment with an Adviser at your local Jobcentre. Information needed to be provided includes:
 - National Insurance Number
 - Rent or mortgage details
 - Employment details, including payment received when your job ended
- * Claims for Jobseekers Allowance, Employment Support Allowance, Mortgage Interest Payments and Housing/Council Tax benefits.

Helpline numbers

- **Jobseekers Allowance / Income Support Enquiries**
 - 0800 055 6688
 - Text phone service 0800 023 4888
- **Advice and Information for disabled people and carers on the full range of benefits**
 - 0800 882 200
 - Text phone service: 0800 243 355
- **Working Tax Credits Enquiries**
 - HM Revenue and Customs Tax Credit Helpline www.hmrc.gov.uk
 - 0845 300 3900
 - Text phone service 0845 300 3909



Jobseeker's Allowance (JSA)

- Main benefit for people of working age who are out of work or work less than 16 hours per week on average
- 2 types of JSA:
 - Contribution based– based on how much National Insurance customer has paid in the last 2 tax years. Paid for up to 182 days
 - Income based JSA – based on income and savings
- No easement within the JSA legislation in respect of ex-service personnel, except:
 - a serving member of the forces who is discharged at his/her own request is exempt from legislation that states JSA is not payable where the claimant has voluntarily left employment or neglected to avail him/herself of reasonable opportunity of employment.

Customers claiming JSA

- Customers claiming Jobseeker's Allowance have a new jobseeker interview with a Personal Adviser who helps the customer agree realistic and achievable job goals and steps that will offer the best chance of success
- As part of this interview, an adviser will provide information about and access to jobs and a range of employment related opportunities to help improve job prospects and overcome problems that may be making it harder to find work, for example:
 - additional help for people who lack recent experience of current jobsearch channels and methods of recruitment
 - extra help for those people who need more intensive jobsearch support such as help with CVs, interview skills and job applications; and access to resources such as stationery and the Internet
 - skills screening, skills health checks and access to employability skills provision where people have a skills gap; and
 - a range of help for those with a health problem or disability, including access to a Disability Employment Adviser and specialist disability programmes.



Jobcentre Plus Support for Veterans and their families

- A person who has served in the regular Armed Forces of the Crown for a period exceeding three months within the last three years can be considered for early entry to the Work Programme where they can gain access to extra help available through the programme.
- The Work Programme is local provision designed and delivered by providers, which is tailored to the needs of the customer



Jobcentre Plus Support for Veterans and their families

- When a Service Medical Board decides that a severely disabled person can no longer be employed in the Armed Forces and should be discharged, they may be eligible for Employment and Support Allowance
- Employment and Support Allowance offers personalised support and financial help, so that a customer can do appropriate work, if they are able to.
- It also gives access to a specifically trained personal adviser and a wide range of further services, including employment, training and condition management support, to help customers manage and cope with illness of disability at work.

Claiming ESA

- Most people claiming ESA will be expected to take steps to prepare for work, including attending work focused interviews.

People with an illness or disability that severely affects their ability to work will get increased financial support and will not be expected to prepare for a return to work

You can get ESA if you:

Are aged 16 or over but below State Pension age, and
can't work because of sickness/disability, and
are not entitled to Statutory Sick Pay, and
satisfy certain conditions

For current ESA rates and more information please go to

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Illorinjured/DG_171894

Looking for work

Jobcentre Plus advertises 1,000s of vacancies, which can be found through...

- **Online** www.direct.gov.uk – access available 24 hours over 7 days
- **Jobseeker Direct** 0845 60 60 234 – a quick and easy phone service which keeps you in touch with the latest job vacancies
- **EURES** www.eures.europa.eu – Internet job database for jobs in Europe
- **Job point touch screens** – available in Jobcentres and certain other locations



Other places to look for work

- **Company websites** – If you don't have access to the internet at home you can use a UK online centre or library for free. Find your nearest centre www.ukonlinecentres.com or 0800 77 1234
- **Digital channels** – download jobsearch applications to a mobile and search on digital TV www.direct.gov.uk gives more information.
- **Local and national newspapers and trade journals** – find out what day your local newspaper advertises jobs.
- **Employment Agencies** – Check the Yellow Pages or Recruitment and Employment Confederation (REC) website www.rec.uk.com/
- **Word of mouth** – speaking to family and friends.
- **Approaching employers** – many jobs are never advertised.

Employment websites

- Jobcentre Plus Vacancies www.direct.gov.uk
- Total Jobs www.totaljobs.com
- Jobsite www.jobsite.co.uk
- Monster www.monster.co.uk
- Fish4Jobs www.fish4.co.uk
- Jobs www.jobs.co.uk
- UK Job Search www.jobsword.co.uk
- Red Goldfish www.redgoldfish.co.uk
- Prospects (graduate job vacancies) www.prospects.ac.uk/index.htm
- Graduate jobs www.graduate-jobs.com/
- Apprenticeships www.apprenticeships.org.uk
- People with high level scientific, engineering or manufacturing skills can register with the Talent Retention Solution www.talentretention.biz

If you haven't got access to a pc log on to www.ukonlinecentres.com or telephone 0800 77 1234 to find your nearest public internet access point

Help to find a job

- **Directgov website** – as well as searching for jobs, you can find basic self help tools, including [help and advice](#) which provides information on job applications, CV preparation, career guidance, and training or access to out of work benefits.
- **Jobcentre Plus** can offer advice on:
 - **Jobsearch support** - for example; CV preparation, finding the right job, applying for jobs and interview techniques.
 - **Funding** – which may be available to help you overcome short term barriers to taking up a specific job offer or training e.g. travel and childcare costs, tools and equipment.
 - **Work Trials** – which may be available to give you the opportunity to show an employer that you are the right person for the job.

Support for people with disabilities

- **Access to Work** provides practical tailored support to overcome work related obstacles – more details can be found through www.direct.gov.uk/jobseekers
- If you need extra employment support because of a disability, your local Jobcentre can put you in touch with one of their **Disability Employment Advisers**.
 - Disability Employment Advisers (DEAs) can give you help and support regardless of your situation. They can help you find work or gain new skills.

Other options to consider

- **Self Employment**

- www.direct.gov.uk
- www.businesslink.gov.uk/

- **Voluntary Work**

- www.do-it.org.uk/
- www.volunteering.org.uk/

Careers advice

- **Learn Direct** www.learndirect.co.uk – Careers and training information.
- **Skills Analysis** - Enables your previous work experience and future career prospects to be discussed, and **where appropriate** a potential training option identified:
- **Next Step** <https://nextstep.direct.gov.uk> online, telephone or face to face support to plan your career and find a job.

Improving your skills

- If your Skills Analysis identified the need to improve your skills, then funding may be available to help you get the **Vocational Training** you need - Jobcentre Plus Advisers can tell you about the vocational courses available locally and refer you to local organisations.
- **Apprenticeships** - As employees, apprentices earn a wage and work alongside experienced staff to gain job-specific skills. Off the job, usually on a day-release basis, apprentices receive training to work towards nationally recognised qualifications. Anyone living in England, over 16 and not in full-time education can apply www.apprenticeships.org.uk
- **Further Education** www.direct.gov.uk

Pensions

Pension information

- **Pension Forecasts** www.direct.gov.uk an estimate of the current value of a individuals State Pension, based on the information currently held and an estimate of how much might be received at pension age.
 - 0845 300 0168
 - Text phone service 0845 300 0169
- **Pension Credit** www.direct.gov.uk If you are over 60 you may be entitled to claim Pension Credit.
 - 0800 99 1234
 - Text phone service 0800 169 0133
- **Useful Contacts:**
 - www.pensionadvisoryservice.org.uk - 0845 60 12923
 - www.pensionprotectionfund.org.uk - 0845 60 02542

Money matters advice and guidance

Money advice

- **Money Advice Service** www.moneyadviceservice.org.uk
- **Occupational Pensions Advisory Service** www.opas.org.uk
- **Online Advice** www.adviceguide.org.uk
- **Links to all Public Services/Government Dept** www.direct.gov.uk
- **TUC** – Advice on tax and benefits www.tuc.org.uk

Debt advice

- **Advice UK** www.adviceuk.org.uk
- **Citizens Advice Bureau (CAB)** www.citizensadvice.org.uk
- **Community Legal Advice (CLA)** www.communitylegaladvice.org.uk
- **Consumer Credit Counselling Service (CCCS)** www.cccs.co.uk
- **Money Advice Service** www.moneyadviceservice.org.uk
- **Directgov** - www.direct.gov.uk
- **National Debtline** www.nationaldebtline.co.uk
- **Shelter** www.shelter.org.uk
- **Uk Credit Union Ltd** – www.ukcu.co.uk
- **Financial Services Authority** www.fsa.gov.uk

Help and support

If you are worried, anxious, stressed or depressed there are a whole range of organisations that can provide support.

- www.citizensadvice.org.uk
- www.relate.org.uk
- www.samaritans.org
- www.depressionalliance.org
- www.drinkaware.co.uk
- www.nhs.uk
- www.counselling-directory.org.uk



South London Provision Support

- **S&DA will conduct Training Needs Analysis and produce Individual Learning.**
- **This service is available to those who have recently been made redundant or are newly unemployed who are not yet claiming benefit or those who have recently started to claim JSA or ESA**

S&DA will offer the following support:

- **Re-skilling / Pre Employment training for those wishing to change direction and work in London's new growth sectors (could include Prince 2 and Sage)**
- **Employability, CV support and Job Application Skills**
- **Careers Advice and one to one Support**
- **Exit Interviews and Follow Up**

Please go to <http://www.s-da.org.uk/home/>

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