

## **Unemployment: Welfare benefits, finding a new job and other issues**

**Anyone in work can be faced with unemployment. Losing your job can impact on finances, relationships, confidence and future job prospects. It's important that action is taken immediately as delaying things may cost money and cause additional worry or longer term difficulties.**

### **Before You Leave Work**

As soon as you know you are going to be unemployed, seek advice from your local independent advice agency e.g. Citizens Advice Bureau about welfare benefits, debt and other issues e.g. redundancy that may affect you and your partner, if you have a partner.

### **Jobseeker's Allowance**

Claim Jobseeker's Allowance at your local Job Centre as soon as you are unemployed to avoid the possibility of losing benefit. If you have children, a mortgage, rent, council tax to pay - see below.

### **Children - Child Tax Credit**

Claim/advise of loss of job by telephoning by ringing the Tax Credit Helpline on 0845 300 3900.

### **Housing Costs**

You may be able to claim assistance with Housing Costs e.g. Mortgage Interest when you claim Jobseeker's Allowance.

### **Housing and Council Tax Benefits - help with the payment of Rent and Council Tax**

Administered by your local Council. Do not delay claiming. Claims can be made in 8 -17 weeks in advance depending on which benefit and the circumstances.

Can also be claimed as part of your Jobseeker's Allowance claim.

### **Other Benefits**

There may be other benefits you can claim, seek advice from an independent advice agency.

### **Existing Benefits**

Make sure you advise all the agencies administering your existing benefits and your partners' (if you have one) that you have become unemployed e.g. the agencies dealing with Working Tax Credit and Child Tax Credit, Housing Benefit, Council Tax Benefit etc.

### **Advice after becoming unemployed.**

If you have not sought advice already from an independent advice agency, prior to becoming unemployed, seek advice as soon as possible afterwards. Ask for a full benefit check to ensure that you are receiving the correct benefits and to establish if other benefits may be available. Ask about other issues you may have e.g. debt and employment.

### **Citizens Advice Contact Details (advice welfare benefits, debt, employment, relationship and many other issues)**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) : telephone directory, Library.

## **IET Connect Individual Outplacement Service for help to get back to work**

IET Connect can often fund individual employment support to help IET members who have been out of work for 4 months or more and have under £16,000 in savings (the service is available for people with savings above if they can fund it themselves). The four month scheme is outsourced through a specialist and includes 6 face to face coaching sessions, identifying transferable skills, confidence building, CV writing, self marketing, interview techniques, evaluation of job opportunities gives access to online support and jobs banks. For more information on how to apply call the IET Connect helpline on 0845 685 0685 or email [ietconnect@theiet.org](mailto:ietconnect@theiet.org)

## **Other Sources of Advice:**

### **Home Insurance – Legal Cover**

Check you home insurance policies in case if you are covered for legal advice.

### **Employment Rights**

IET Connect can refer IET Members to Law Express who provide legal advice on a wide range of issues including personal, employment and family matters. Please contact our Helpline for details on 0845 685 0845

### **ACAS (Advisory Conciliation and Arbitration Service)**

Telephone 08457 47 47 47

[www.acas.org.uk](http://www.acas.org.uk)

Direct Gov

<http://www.direct.gov.uk/en/Employment/index.htm>

### **Debt**

CCCS (Consumer Credit Counselling Service)

Telephone 0800 138 1111

[www.cccs.co.uk](http://www.cccs.co.uk)

National Debtline

Telephone 0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **Health**

Your GP

NHS Direct

Telephone 0845 4647

[www.nhsdirect.nhs.uk/](http://www.nhsdirect.nhs.uk/)

### **Relationship Issues**

Relate - For advice about all kinds of relationship issues

Telephone 0300 100 1234

[www.relate.org.uk](http://www.relate.org.uk)

### **No internet at home? Try your local library!**

If you do not have the internet at home, your local library may have this facility and may be able to assist people who have not used the internet before.

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